

## The Power of Long-term Investing

And the financial goals you can reach along the way.

**Long-term investing** is key to building financial security and generational wealth for the future. However, defining what "long-term" means can be different for each person – for some it may be 1 year, and for others it may be 30. Remember, there are many paths you can take along your journey.

Use this infographic to help better conceptualize how you can use investing as part of your personalized strategy to meet your short, intermediate and long-term financial goals.

### KEEP STACKING

## Why Invest Now?

Ever feel like investing is a little intimidating?

That's ok. The best thing to do is just get started. As you take your first steps, here are a few facts about how compounding can be great for your investments.

### The power of compounding.

➤ The S&P 500 is up over 170% over the last decade, and returned on average more than 9.6% per year. Compare that to most bank accounts which pay less than 1% per year.

➤ While the range of one-year stock returns has varied widely since 1950 (+47% to -39%), a blend of stocks and bonds has not produced a negative return over any five-year rolling period in the past 70 years.

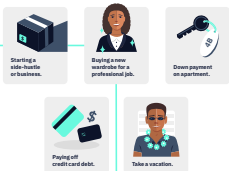
Once you start investing this is how it can help you meet your short-term, intermediate and long-term financial goals.

## 01 Short Term Goals

Investing can help you accelerate your ability to do the things you want to do right now.

### TIME = MONEY

The earlier you start the better off you will be. Because of the power of compound interest, the biggest contributing factor to your ability to build wealth is in fact time.



## 02 Intermediate Goals

Investing is also a powerful tool to help you plan for, and achieve goals that might be a few years down the line.

### WHERE THERE'S A BEAR THERE'S A BULL

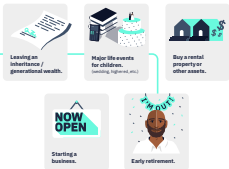
Many people believe that when the market experiences long-term price declines, called a bear market, it's the time to sell. History proves that these can be opportunities to get ahead by holding and possibly adding to your long-term investments during those times. For example the average loss of stock value during a bear market is 36% vs. the average gain in value during a bull market being 114%. Bull markets always follow a bear market.

## 03 Long Term Goals

Over the long-term, investing is critical to ensuring your financial stability and building long term wealth

### \$1/DAY x 30 YEARS = \$45k+

If you invested \$1 a day for the last 30 years, you would have had just over \$45,000 at the end of the period—almost double the wealth than the median Black family has today.



"Wealth is oftentimes built patiently, and it's something that can be built by anybody, regardless of where you come from"

Trevor Rozler-Byrd, Founder & CEO