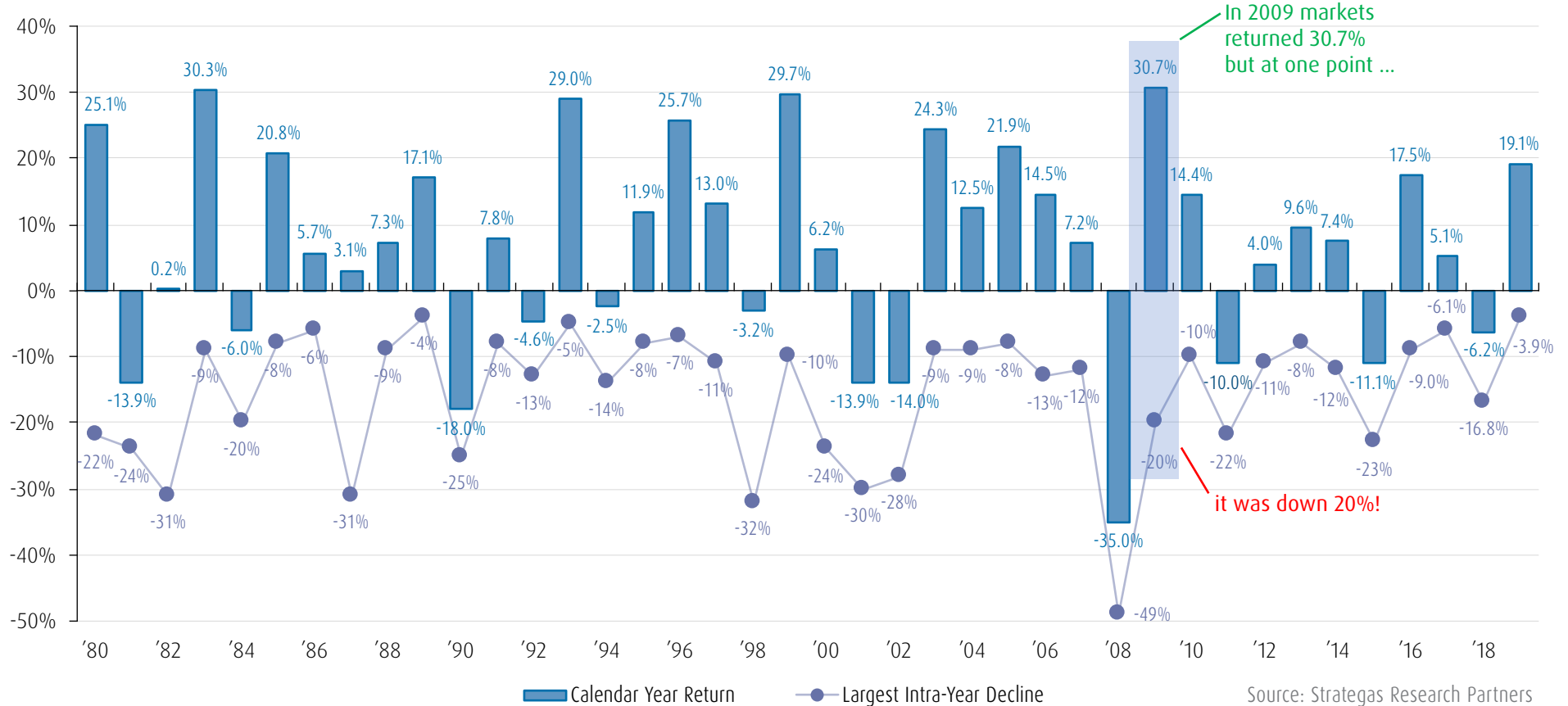


# Market Corrections Are Not Uncommon

**The issue** – Markets can have negative returns. Over the past 35 calendar years there's been a point in every year where returns were negative, even in years where the market had great performance...

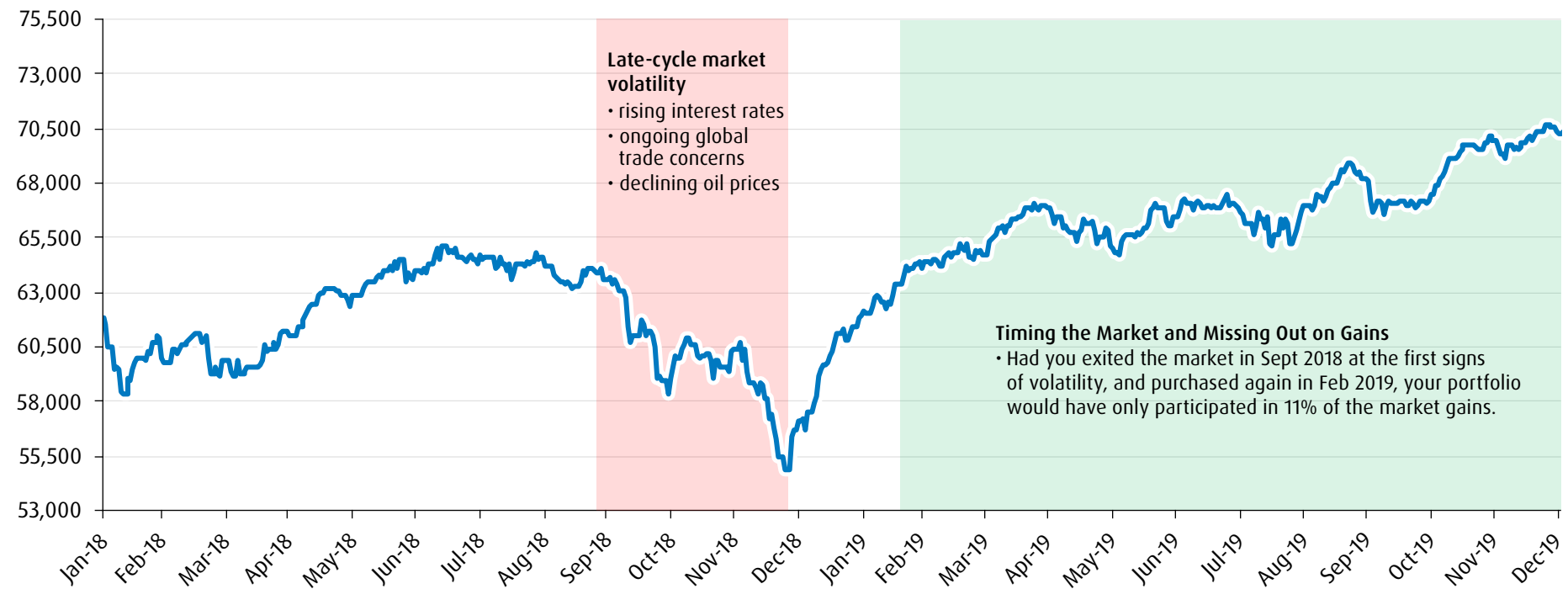
**The solution** – remaining invested in equities is the best solution for investors with a long term time horizon

S&P/TSX Composite Index



## 2019 – Why Staying Invested Works

**The market increased over 28% from Dec 2018 to Dec 2019. If you stayed invested during the volatility in late 2018, your portfolio would have participated in these gains.**



Source: Bloomberg. Illustration is based on the S&P/TSX Capped Composite TR Index from January 1, 2018 to December 31, 2019. Does not take into account reinvested dividends. Examples provided here are for illustrative purposes only, should not be construed as investment advice, and are not a forecast of future returns. Particular investments or trading strategies should be evaluated relative to each individual.



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