

## Things to Remember in a Bear Market

Volatile and declining market conditions can cause panic and anxiety for investors. Remember as we go forward: these dips are what allows for us to take huge advantage of future upswings and help you meet your financial planning goals.

If you want to chat through the situation and better understand what's happening in your portfolio, your Evergreen Wealth Consultant is always just an [email](#) or a phone call away.



# THINGS TO REMEMBER IN A **BEAR MARKET**

## KNOWLEDGE HELPS

### What is a bear market?

A downturn of 20% in a stock market index such as the S&P 500 or Dow Jones Industrial Average. (1)

### These are not infrequent...

Since 1929, **the U.S. stock market has experienced 25 bear markets**, an average of one every 3.4 years.(2) Our last bear market ended in March 2009. (3) However, **the overall trend is much more positive**. There have also been 26 bull markets—and stocks have risen over the long term.

### ...And, they don't last forever.

Bear markets last on average for 10 months. Bull markets tend to last much longer, an average 2.7 years.(4)

## THINK BIG PICTURE

### Stay invested

Market timing is impossible. **50% of the S&P 500 Index's strongest days in the last 20 years occurred during a bear market**. Another 30% of the best days took place in the first two months of a bull market, while many were still waiting in cash.(5)

### Bear markets tend to lead to opportunity

Invest more now if you can. It can be a good time to take advantage of lower prices.

### Focus on the long-term

Take a long-term view and focus on what you can control. Reviewing your overall financial plan can bring comfort in knowing that you have planned for ups and downs in the market.

