



Time in the market, explained

Do not miss the best days

10 days decide the decade

Miss the 10 best days in a decade and your returns get cut roughly in half. Miss the 20 best and you barely beat inflation. A handful of days carry the entire return.



The best days hide inside the worst

The biggest up days usually arrive right after the scariest down days. Selling in panic means selling right before the rebound. Fear and the best days are neighbors.



It is arithmetic, not a slogan

Time in the market wins because nobody can predict the best days in advance. It is not motivational speaking. It is the math of being present when the returns happen.



Not permission to hold garbage

It works on diversified exposure, not on a single dying stock. The vehicle matters as much as the patience. Time in the market, not time in a melting company.



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