FIRST CAPITAL FINANCIAL

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Sponsoring Mutual Fund Dealer

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With Markets charting new highs, investors may be wondering whether a precipitous decline is soon in order. So perhaps the thinking is that it is better to hold off investing money until things go bust first -right? Wrong. What we know from 100 years of history (the S&P 500 turned 100 January 1st of this year) is that **any time is a good time to invest**. Returns from the broadest measure of stocks look entirely similar *regardless of whether you invest before or after a market decline*.

A counterintuitive reality, but statistics show that the best time to invest, is when you have additional capital to invest. Period.

Money on the sidelines benefits no-one except the financial institution who holds your deposits. They're the ones investing your capital that you're not, and reaping the rewards of being invested.

Be invested, be disciplined and be patient. Markets reward those that follow those 3 simple principles.

Thanks for reading!

Martin

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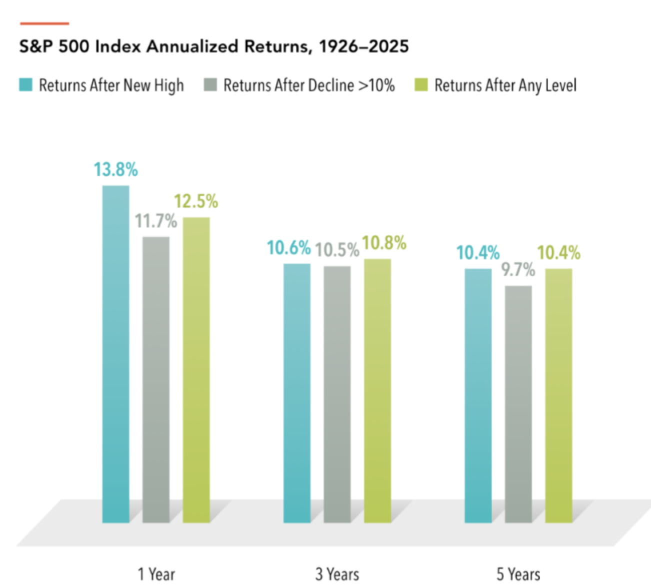
Source: Dimensional

3 Any time is a good time to invest

The S&P 500 Index has closed at a new high in 31% of all months since 1926. But annualized returns one, three, and five years after a new high were similar to returns after months that ended with a big decline, and months that ended at any level.

In other words, trying to time when to get into and out of markets is unlikely to lead to better results. Every day, stocks are priced to deliver a positive expected return.



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