

SOUND STRATEGIES

Rewards for taking risk

Investment experts will often say that investors are rewarded for taking risk. What does that really mean? Here is just one example.

If investors buy and hold equities over the long term, the reward is often higher returns than are available in other investments. Between 1926 and 2024, we looked at various rolling periods of returns in the U.S. stock market.

The lesson for investors?

With ready access to market news today, it may be tempting to focus on short-term market swings – up or down. Investors are rewarded when they match longer-term investment objectives in equities with a buy-and-hold discipline. Of course, investing in equities may not be suitable for everyone, especially if your investment objective is for a short time period.

1926 – 2024



● 74% ● 26%

For one-year rolling periods, in three out of every 10 years the market has been down. Most investors associate this short-term volatility with equity investing.



● 96% ● 4%

When taking a longer view, such as 10-year rolling periods, 96% of the time the market has been up.



● 100%

When looking at even longer 15-year rolling periods, the equity markets have produced positive returns.

● Periods of increased value ● Periods of decreased value

Data as of 12/31/2024: Calculated by Securian Financial Group using U.S. Large Company Stocks -- S&P 500 Index, which is an unmanaged group of securities and is considered to be representative of the stock market in general. One cannot directly invest in an index. Data is provided by Morningstar, Inc. ©2025 Morningstar. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Investments in securities will fluctuate and when redeemed, may be worth more or less than originally invested.

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F57879-69 Rev 3-2025 DOFU 3-2025

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4246132