



Market timing requires a skill that's almost impossible to master.

An investor not only has to determine when stock prices have peaked (so you can sell), but also when they have bottomed (so you can buy).

In recent weeks, many people have muttered, "I should have sold before the events escalated in the Middle East." (BTW, some were the same people who last year said, "I should have sold before the tariff talk picked up.")

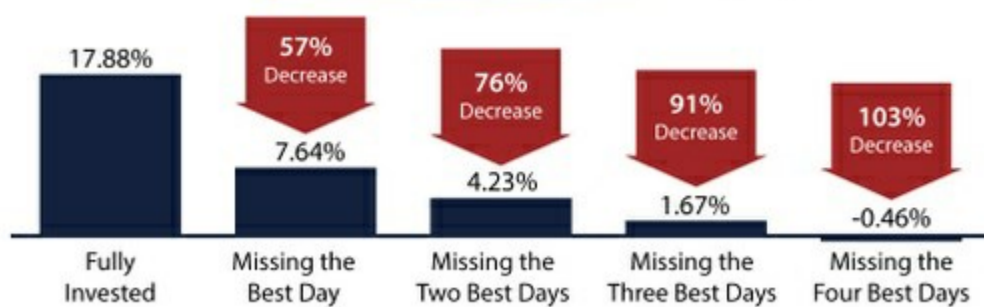
Hypothetically, let's say you did have the foresight to sell in February 2026 before the Middle East became front-page news. Would you have had the courage to buy in late March when the Dow Industrials closed lower for the 5th consecutive week? When oil prices topped \$110?

Maybe. But what's your next market timing strategy? And the next after that?

The Price of Patience

Missing the market's best days in 2025 was costly

If you were out of the stock market on April 9, 2025, you slashed your full-year return by 57%.



Source: HartfordFunds.com, 2026
For the period January 1, 2025, to December 31, 2025. The S&P 500 Composite Index is an unmanaged index that is considered representative of the overall U.S. stock market. Index performance is not indicative of the past performance of a particular investment. Past performance does not guarantee future results. Individuals cannot invest directly in an index. The return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

"In the business world, the rearview mirror is always clearer than the windshield," said Warren Buffett, who is well known for encouraging investors not to watch the markets too closely.

At this point, it's best to anticipate more volatility in 2026. The Middle East will continue to make headlines, the midterm elections are in November, and the Fed's next move on interest rates is uncertain.

So, stay focused on the strategy we created. Enjoy the longer days leading up to summer. And remember, as today's chart shows, missing one or two days can make a big difference!

Schedule a Meeting



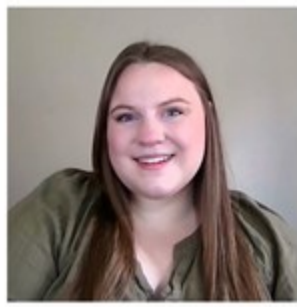
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Schedule a Meeting or Call



HartfordFunds.com, 2026

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