ODDS ARE

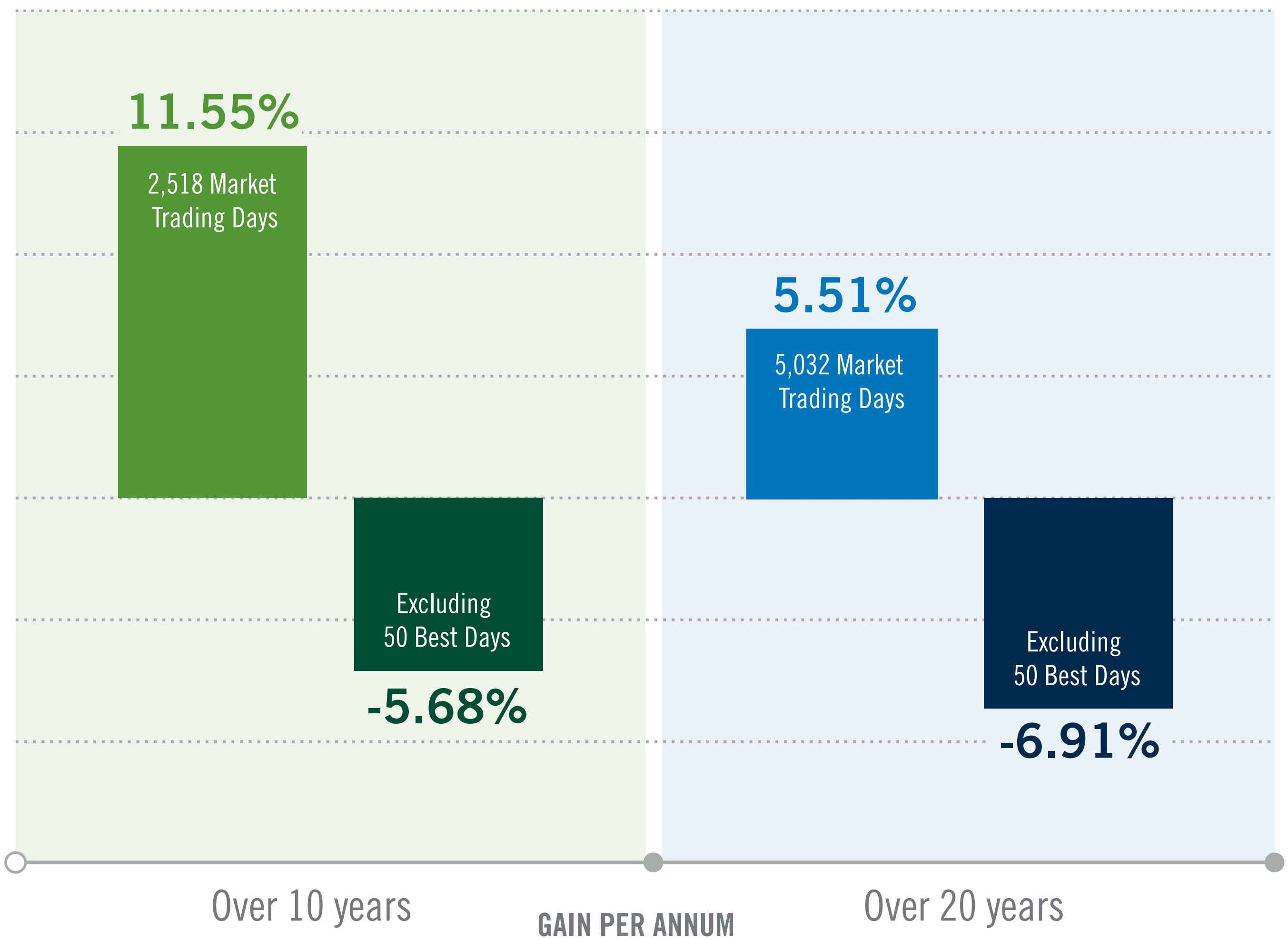
VIRTUS INVESTMENT PARTNERS

1K Trying to pick the best times to be in the market and when to be out is known as market timing. Unfortunately, trying to time the market to miss the lows means missing the highs too.

Investors who stay on the sidelines and miss the best trading days have the odds stacked against them. For example, an investor out of the market on its 50 best days over a 20-year period lost nearly 7%. Over a long-term investment horizon, those missed gains add up.

Our behavior drives long-term results. A focused, calm decision-making process can help beat the odds.

AVERAGE ANNUAL RETURN OF THE S&P 500® INDEX—PERIODS ENDED 12/31/20



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Past performance is not indicative of future results.

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