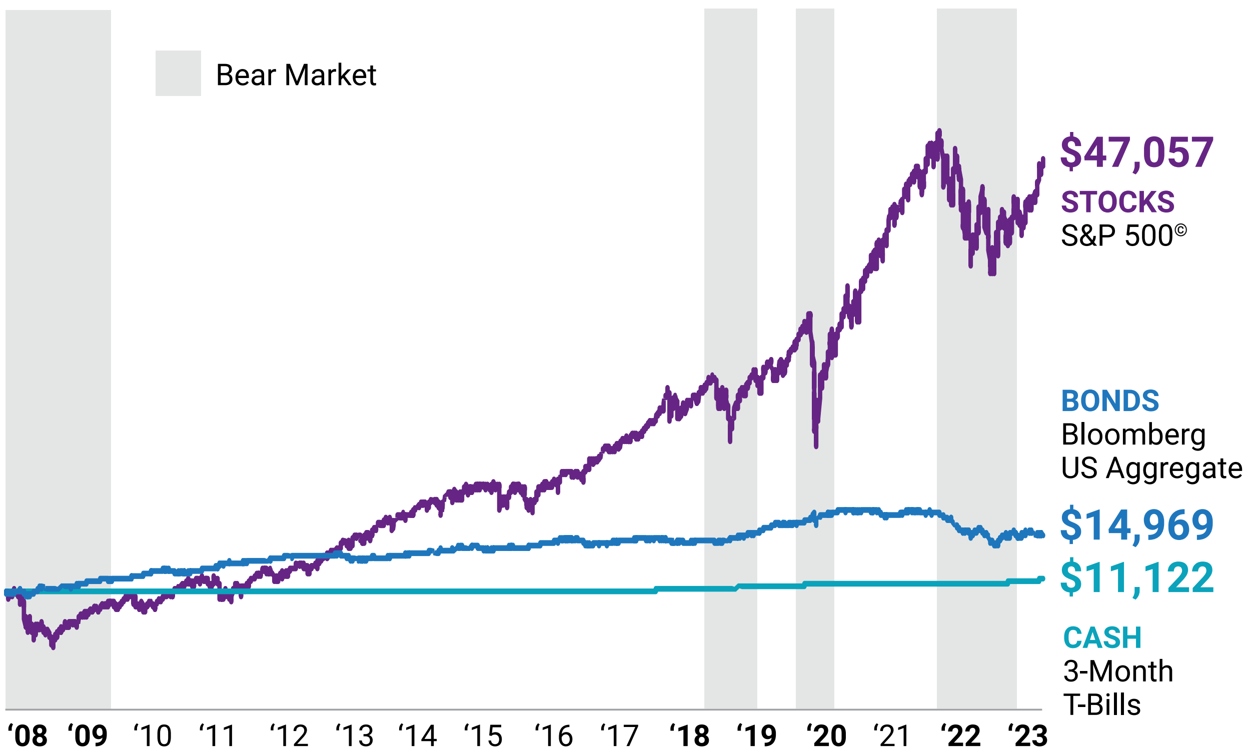
Stocks or cash?

See why equities may perform better over the long term

Over longer time periods, investments in the stock market have historically outperformed cash (savings accounts and CDs, etc.) by significant margins despite market fluctuations. It may be time to consider moving your money out of cash and into the stock market.

Stocks outpace cash over the long run

Here's how $10,000 would have grown in stocks over the past 15 years compared to cash and bonds – a period that included four bear markets.



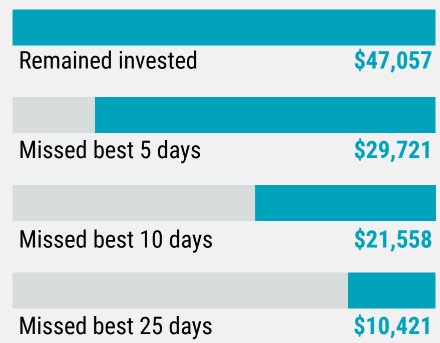
Performance data shown represents past performance and is no guarantee of future results.

If you're leaving your money in cash, you're likely missing out

This chart shows four different results of $10,000 invested in the S&P 500® Index over the past 15 years. Left untouched, it would have grown to $47,057. But if you missed the market's best days by being on the sidelines, the returns were very different. Missing out on just the 5 best trading days would have been a $17,000 mistake.

Missing even a few trading days can erode long-term gains

Growth of $10,000 in S&P 500®
September 30, 2023



Source: Natixis Investment Managers Solutions; Bloomberg

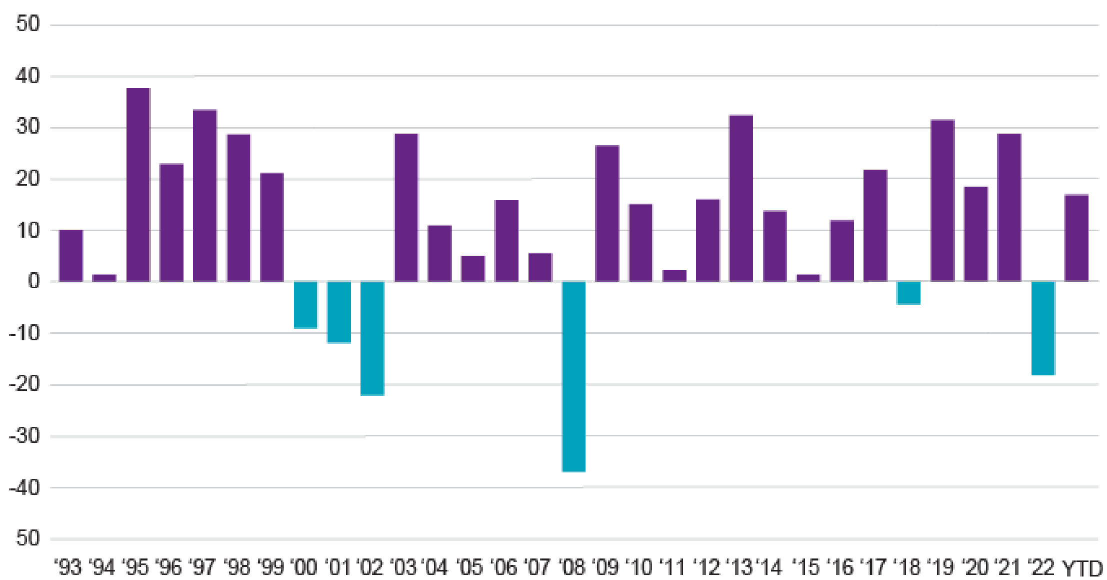
Past performance is no guarantee of future results.

Weather down markets via long-term stock investing

Down markets are always a risk, but investing in stocks over long periods of time can be one of the most effective ways to build wealth. Although stock market returns vary from year to year, they've maintained a consistent upward trend over time – and that benefits investors who can learn to stomach a bumpy ride.

Stock market returns were positive in 24 of the past 30 years

S&P 500® annual returns % 1/1/1993–9/30/2023



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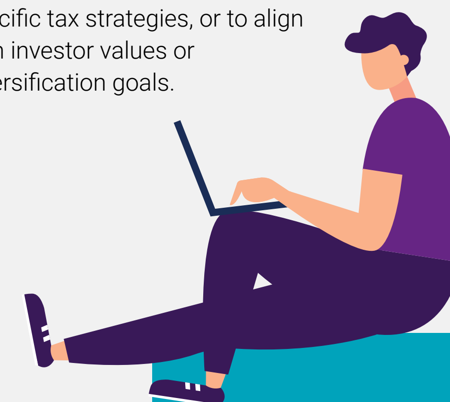
3 strategies to make your money work harder

1. **Actively managed stock funds** While passive index funds provide performance that matches market gains, they offer no protection against losses. Actively managed funds rely on portfolio manager experience and investment insights to try to outperform market benchmarks in all environments.
2. **Low-volatility equity investing** These strategies combine stock market exposure with cash flow earned from selling index call options on the portfolio's holdings. They seek to provide strong return potential during market advances and attractive downside protection potential when markets decline.
3. **Direct indexing** Separately managed account (SMA) direct indexing portfolios seek to track index performance before taxes and outperform it after taxes. Portfolios can be customized for specific tax strategies, or to align with investor values or diversification goals.



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Talk to your financial advisor about how fixed income investments may fit into your investment strategy. Learn more about the fixed income offerings at Natixis Investment Managers by going to im.natixis.com.

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