January 4, 1999 to December 31, 2018	Dollar Value	Annualized Performance
Fully Invested S&P 500 Index	\$29,845	5.62%
Missed 10 best days	\$14,895	2.01%
Missed 20 best days	\$9,359	-0.33%
Missed 30 best days	\$6,213	-2.35%
Missed 40 best days	\$4,241	-4.20%
Missed 50 best days	\$2,985	-5.87%
Missed 60 best days	\$2,144	-7.41%
Source: J.P. Morgan Asset Management,	2019 Retireme	ent Guide