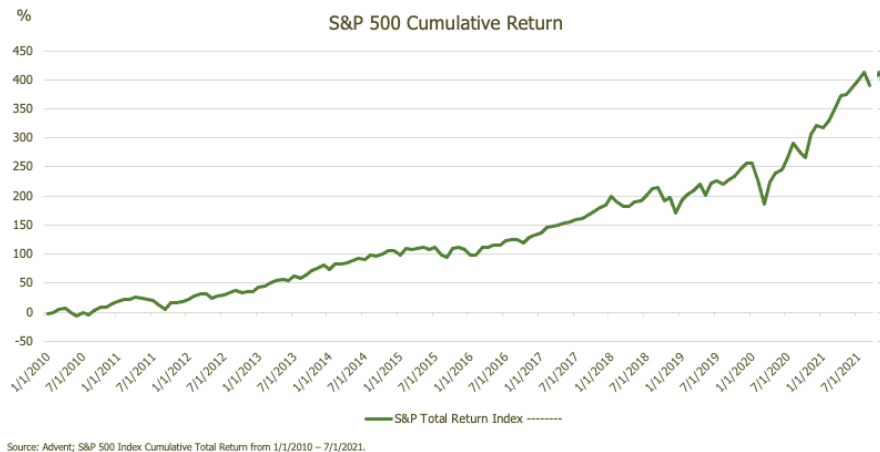


The Ever-Impending Selloff

December 1st, 2021

Over the past year, there have been predictions of an impending market selloff in the media. Over the past decade, during one of the strongest bull markets in history, there have been many similar predictions. During that time, the market increased significantly, though along the way, there were several selloffs, a normal function of capital markets. Despite those selloffs, the S&P 500 is up over 350% since 2009.¹

We know selloffs will happen, which is why we believe time in the market is more important than timing of the market.



At RMB, we believe the best course of action for investors is to focus on the long-term view, maintaining diversified portfolios of investments that anticipate a broad range of outcomes.

Should you have any questions or concerns, please don't hesitate to reach out to your Advisor. We appreciate your continued confidence in RMB.

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The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. All indices are unmanaged and may not be invested into directly.

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¹ Performance based on S&P 500 Index from March 2009– August 2021. Includes dividends reinvested.