2025

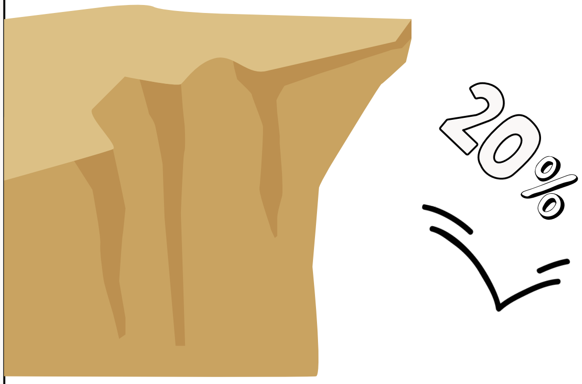
CANNON FINANCIAL INSTITUTE

BEAR MARKET SURVIVAL GUIDE

What history, behavior, and strategy tell us about staying invested

WHAT IS A BEAR MARKET?

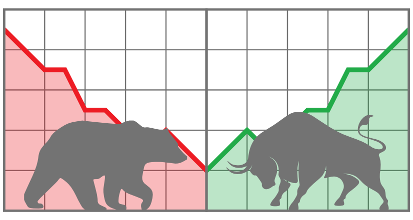
A bear market is typically defined as a 20% or more decline from recent market highs.



They feel rare, but they're not.
They're **temporary,** not permanent.

HISTORY TELLS US THIS IS NORMAL

- Avg. bear market decline: –32%
- Avg. duration: 11 months
- Avg. recovery time: 1.7 years
- Avg. bull market return: +150% over 4.3 years

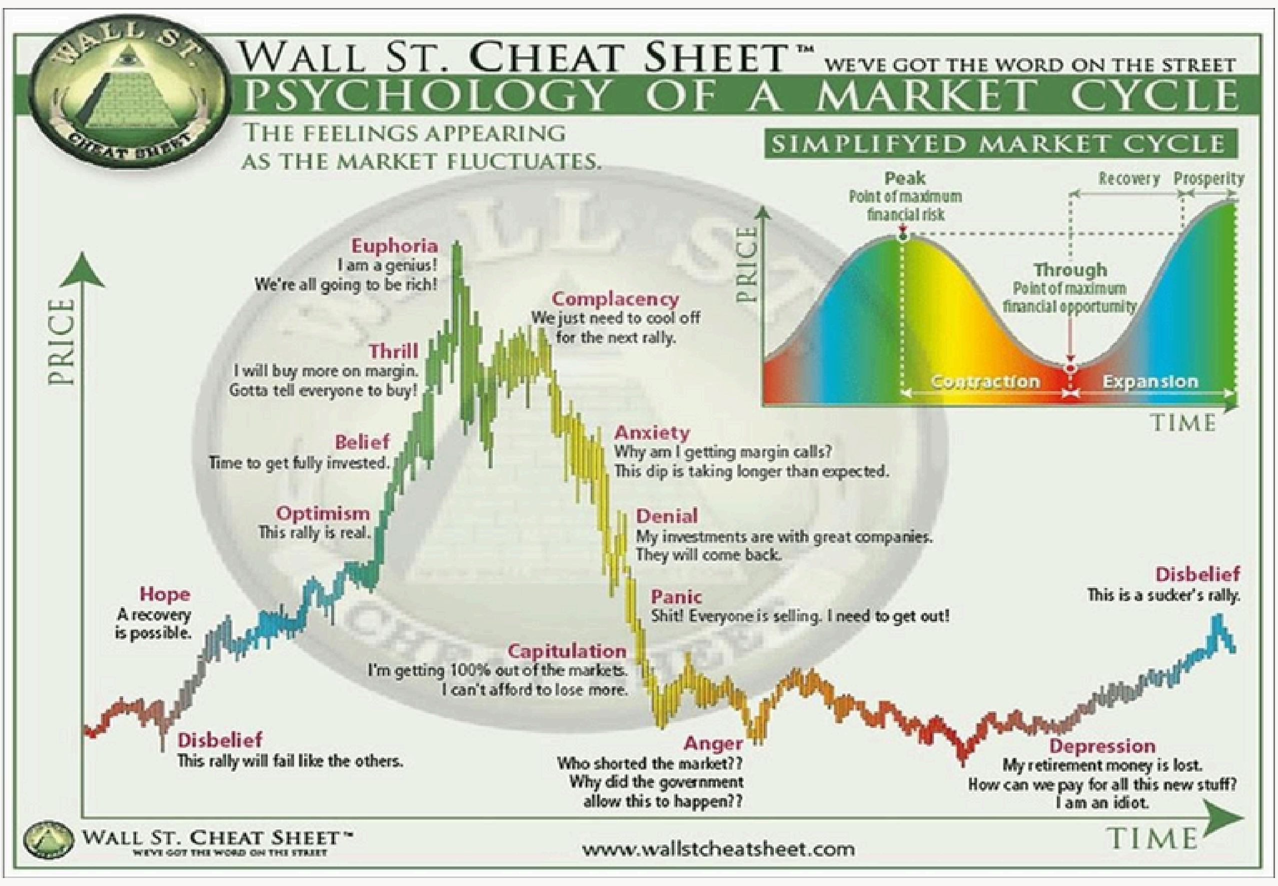


Every downturn has ended in recovery.

INVESTOR PSYCHOLOGY IN A DOWNTURN

Markets move fast. Emotions move faster.
Don't let fear drive decisions. The worst moves often happen at emotional lows.

"Volatility isn't loss—it's behavior that turns it into one."



3 WAYS TO STAY GROUNDED

- Review your long-term plan
- Don't try to time the bottom
- Focus on fundamentals, not headlines

"If your goals haven't changed, your strategy shouldn't either."

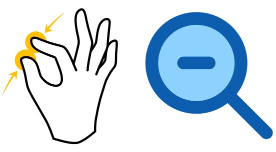
WHERE OPPORTUNITY HIDES5

Downturns often reveal strong companies at better valuations.

Stay disciplined. Deploy cash gradually. Avoid overreaction.

Bear markets are when long-term wealth is quietly built.

REMINDER: ZOOM OUT



In the moment, it feels chaotic. Over time, the trend is clear. Long-term investors are rewarded for staying the course, not timing the turns.

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