

# #DJIA TOP 10 DAYS

Over the past 10 years, the Dow Jones Industrial Average has risen from 10,503 to 18,132 today. During this period the index appreciated in price 72.6% or 5.6% annualized. However, if an investor was on the sidelines during the top 10 best performing days over the past decade, their return would be -4.9%. The return totals for the top 10 days since March 31, 2005 were as follows: +11.1%, +10.9%, +6.8%, +6.7%, +6.5%, +5.8%, +4.9%, +4.7%, +4.7% and +4.7%. The DJIA had 2,400 trading sessions over this period. By missing these 10 out of 2,400 trading days, the return including dividends was nil.

What's the point? Buying and holding low cost, broad based indexes is a smart way for investors to be assured that they will not miss out on the biggest and best market up days.

How about beating the market you ask? Had investors bought and held the largest segment of our nation's Gross Domestic Product (GDP), *Services* (comprising 2/3 of the U.S. economy), the story is significantly different. Buying and holding the Dow Jones Consumer Services Index, excluding the 10 best trading days, would have enriched shareholders +57%; that is 4.5% compounded annually. I am an advocate of buying and holding low cost indices or sectors. The question remaining is which one.



For over 28 years, I've been assisting and guiding savers. If you would like financial advice, give me a call at 561-515-3200, email [chip@1db.com](mailto:chip@1db.com) or visit me, William Corley, on Facebook or Twitter.

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