

# Your Future Self Will Thank You:

## The Long-Term Benefits of Sticking to a Plan

By Dave Harden

Chief Executive Officer  
Summit Global Investments



SUMMITGLOBAL  
PRIVATE WEALTH



**Every investor—whether they’re starting with a \$200,000 401(k) balance or managing several million—shares a common goal: to build a financial future that feels secure, flexible, and aligned with their life’s vision.**

Yet the path to getting there isn’t defined by market timing, a lucky stock pick, or guessing what’s coming next. Instead, long-term success almost always comes down to one thing: sticking to a disciplined investment plan. It sounds simple. But in the real world, with headlines shouting about recessions, inflation, political turmoil, and market peaks, consistency becomes one of the most difficult habits to maintain. That’s why investors often underestimate the power of the quiet, steady choices they make year after year.

### The Real Value of Consistency

Most investors don’t realize just how much of their long-term success is fueled not by extraordinary actions, but by ordinary ones performed consistently. Making regular contributions, even modest ones, has a compounding effect that strengthens over time.

It’s not about how big each step is; it’s about making sure the next step always happens. Compounding turns time into a powerful ally. By staying invested and avoiding emotional reactions during temporary downturns, investors keep their money working for them. This disciplined approach can turn average annual returns into transformative long-term outcomes. Think of compounding as financial gravity: quietly, reliably pulling your wealth upward as long as you don’t interrupt it.

### The Cost of Reacting Instead of Planning

Every investor encounters moments when sticking to the plan feels uncomfortable, especially during periods of volatility. But reacting emotionally often introduces the biggest risks to long-term success. The instinct to pull back during declines can mean missing the early stages of market recoveries. Trying to “wait for things to feel safer” often delays reinvestment until much of the rebound is already behind you. Even being out of the market for a handful of strong days over decades can dramatically reduce long-term returns. And this isn’t a small investor problem or a high-net-worth problem, it’s a human problem. Everyone feels uncertainty. Everyone feels the pull of wanting to protect what they’ve built. But a disciplined plan is what creates guardrails against those impulses.

***“It’s not about how big each step is; it’s about making sure the next step always happens.”***



Dave  
Harden  
CEO

## Rebalancing: A Quiet Act with Big Impact

Another overlooked benefit of having a long-term investment plan is the structure it provides for rebalancing. Rebalancing isn't complicated, it simply means bringing your portfolio back to its intended mix of stocks, bonds, and other investments. Yet this simple habit does something remarkable: it forces you to sell assets that have risen and buy assets that have become undervalued. In other words, it turns discipline into a mathematical advantage. Over years or decades, consistent rebalancing helps manage risk, maintain alignment with your goals, and ensure your portfolio doesn't drift too far from its intended path.

## Your Future Self Will Thank You

When investors think about their financial future, the most natural focus is on the outcome — retirement, independence, the ability to support family, philanthropy, or simply living life on your terms. But what truly supports those outcomes are the decisions made quietly behind the scenes: the ones made when the market is noisy, when fear is high, or when distractions make it tempting to drift.

***“Your future self won't remember the headlines. But they will feel the results of staying committed to your plan.”***

Your future self won't remember the headlines. But they will feel the results of staying committed to your plan. They may retire earlier than expected. They may navigate life with greater peace of mind. They may be able to support the people and causes they care about. They may simply feel the relief of knowing they built something stable and lasting.

## Where Disciplined Investing Meets Dedicated Advice

Sticking to an investment plan isn't about perfection, it's about consistency. It's a commitment to thoughtful decisions, discipline in the face of uncertainty, and confidence in a process designed to weather both calm and turbulent markets. Decades from now, when you look back, the daily noise won't matter. What will matter is that you stayed the course, kept moving forward, and allowed time and discipline to work on your behalf. And your future self will be very glad you did.

At Summit Global, this kind of long-term discipline is supported by a stewardship mindset that guides every part of the client experience. Our investment solutions are built to provide structure, risk awareness, and consistency, helping investors stay aligned with their long-term goals even when markets feel uncertain. And through the guidance of our Private Wealth Advisors and Private Advisory Team, clients have partners who help them filter out the noise, make thoughtful decisions, and stay accountable to the future they're working toward.

It's the kind of steady, intentional support that your future self—years or decades from now—will be grateful you had along the way.

This material is provided for informational purposes only and should not be construed as investment advice or a recommendation to buy or sell any specific security, strategy, or investment product. The information contained herein reflects the views of Summit Global Investments (“SGI”) as of the date of publication and is subject to change without notice.

Advisory services are offered by Summit Global Investments, LLC, an SEC Registered Investment Adviser. Investing involves risk, including possible loss of principal, and there is no guarantee that targets or objectives will be met. Diversification does not eliminate the risk of loss.

SUMM-0087 – 12-10-2025



**SUMMITGLOBAL**  
PRIVATE WEALTH

**Home Office:**

620 South Main Street  
Bountiful, UT 84010  
Phone: 888-251-4847  
www.sgi pw.com