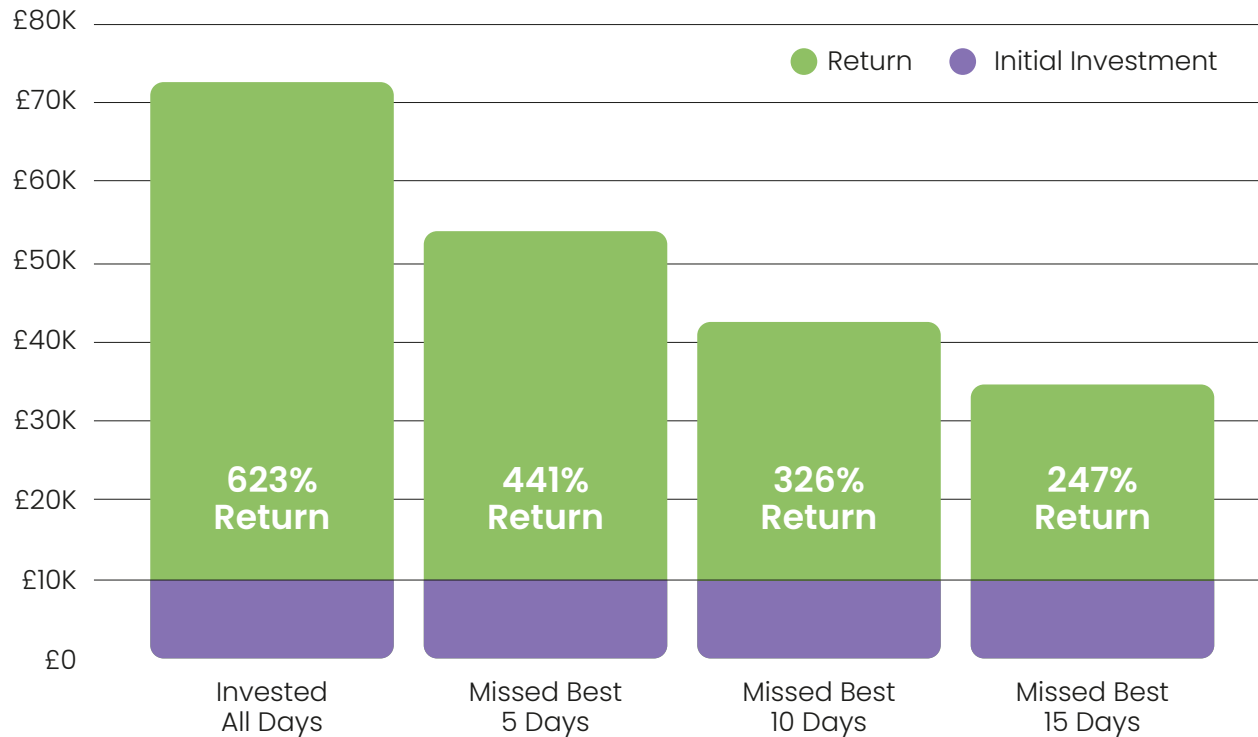


The value of staying invested

The graph below illustrates the impact of staying fully invested vs missing the best market days (since June 1998), based on an initial investment of £10,000.

Staying Invested vs Missing the Best Market Days* (June 98' - September 24')



Why does this matter?

Trying to predict short-term market movements, **may lead to missed opportunities** and lower returns over the long term.



Key Takeaway

Rather than trying to predict when the market will rise or fall, evidence shows* that consistent long-term investing **may help you capture higher market returns** and **avoid missing out on the best days**.

*Morningstar, Morningstar Global Markets, June 30, 1998 to September 30, 2024.

If you are a retail investor in the UK, this document has been provided to you by your financial adviser, who can help explain its contents. The value of investments can go down as well as up and it is possible to get back less than the amount invested. Past performance is not a reliable indicator of future performance.