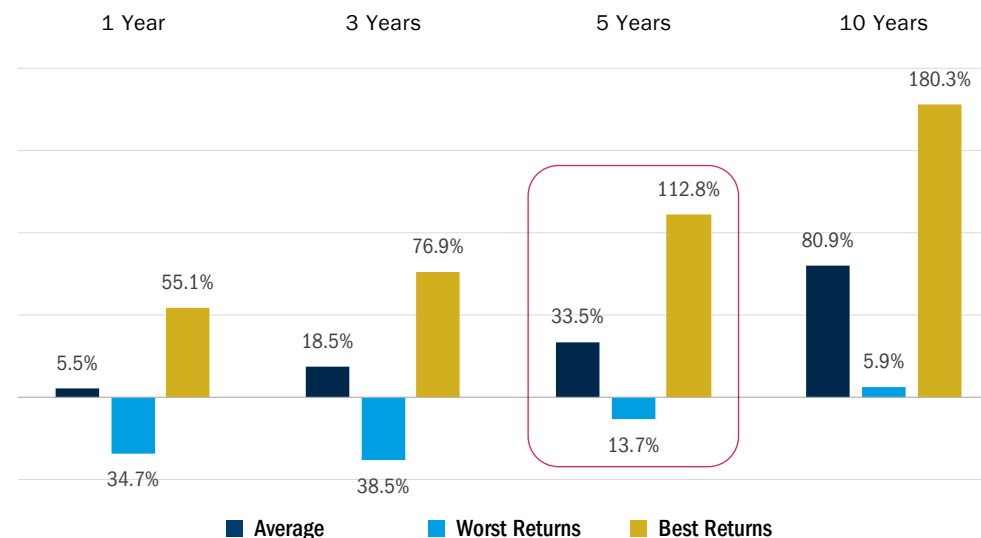


Patience pays, when it comes to investing

Investing in stocks and shares inevitably involves some volatility. Many factors affect stock market performance. In recent times we have seen political events like Brexit and leadership elections, the war in Ukraine, the Covid-19 pandemic and higher interest rates all impacting on markets and investment returns. This uncertainty can make it difficult to know what's best for our investments.

FTSE 100 Total Return Holding Periods: Average, Worst & Best Outcomes



Holding periods are simply the period of time for which an investment is held.

With longer holding periods, we typically see volatility impacts reducing and increased average returns. Asset backed investments should always be considered as medium to long-term investments (5 years+).

In our sample data, we looked at the returns from the FTSE 100 (TR) Index between January 2000 and December 2023. The FTSE 100 (TR) index tracks the 100 biggest companies in the UK and includes the value of

reinvested dividends from shares in those companies. This is similar to an investment portfolio designed for growth.

We analysed different holding periods, at monthly intervals, throughout that time.

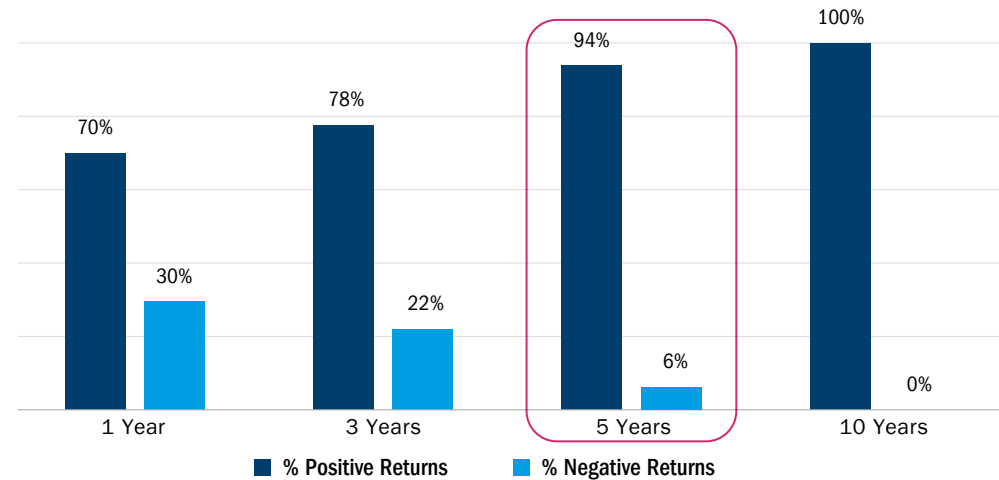
As you can see, if you invested for five years, 94% of the time your investment outcome would have been positive.

Sometimes, sitting tight and being patient is all we need to do.

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FTSE 100 Total Return Holding Periods: Positive and Negative Returns



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