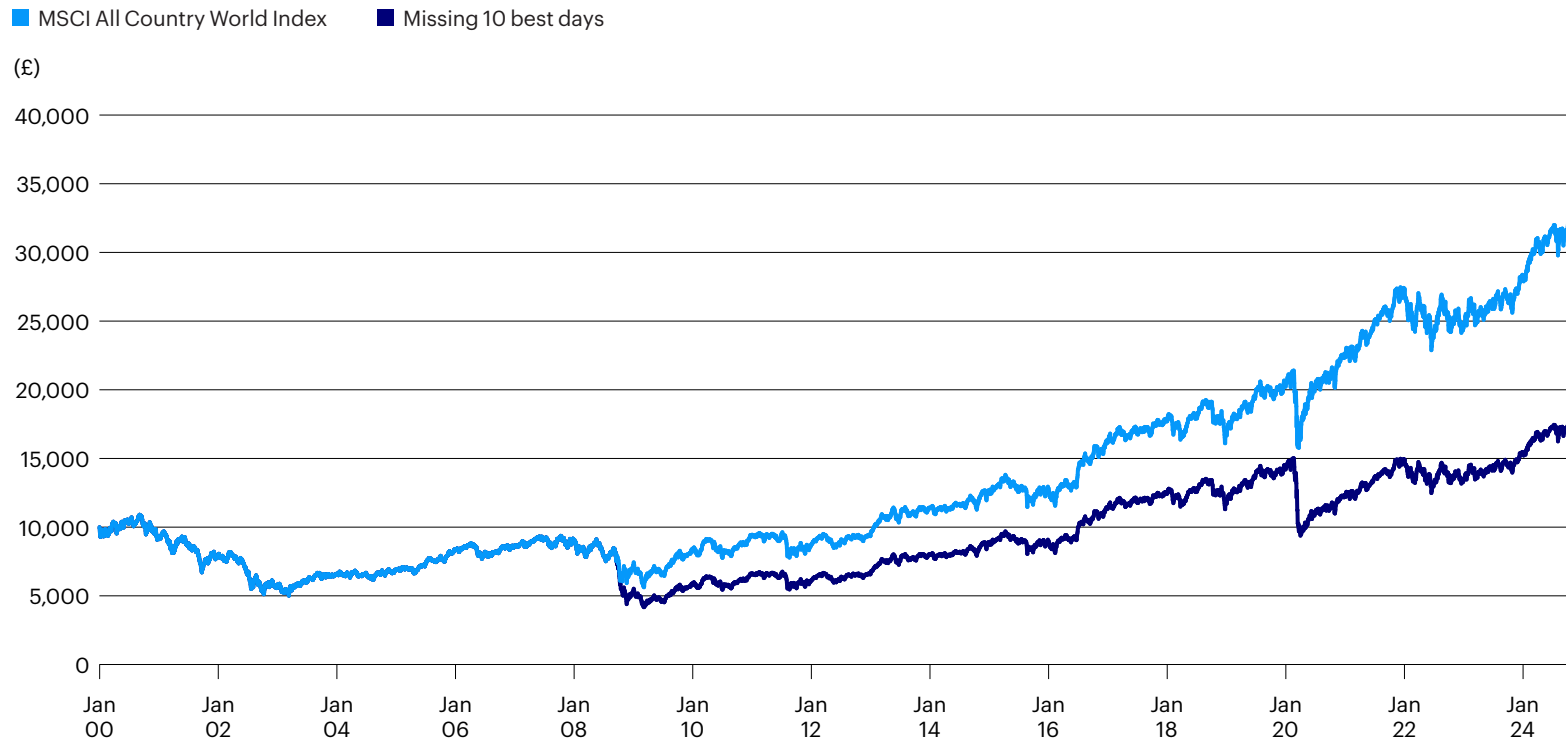


Time in the market, not timing the market

In the world of investing, the concept of 'compounding' is best thought of as the classic snowball effect. It's the idea that even a small initial investment could, given time, grow significantly when reinvesting dividends. Time, after all, is one of the most important weapons in an investor's armoury.

During periods of volatility, it might be tempting to time the market – buying assets when the price seems low and selling them when they reach their peak. However, this can be a difficult task given how unpredictable markets can be, and the risk can be devastating to long-term returns.

The chart below shows the historical performance of a hypothetical £10,000 global equities investment on 31 December 1999 vs if the best 10 days were missed. In this scenario, the return would be nearly 50% lower, demonstrating the importance of time and patience when it comes to investing.



Past performance is not a guide to future returns. Source: Bloomberg, as at 31 December 2024. Total returns in GBP.

Investment risks

The value of investments and any income will fluctuate (this may partly be the result of exchange rate fluctuations) and investors may not get back the full amount invested.

Important information

This document is for Professional Clients and is not for consumer use.

Views and opinions are based on current market conditions and are subject to change.

This is marketing material and not financial advice. It is not intended as a recommendation to buy or sell any particular asset class, security or strategy. Regulatory requirements that require impartiality of investment/ investment strategy recommendations are therefore not applicable nor are any prohibitions to trade before publication.

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