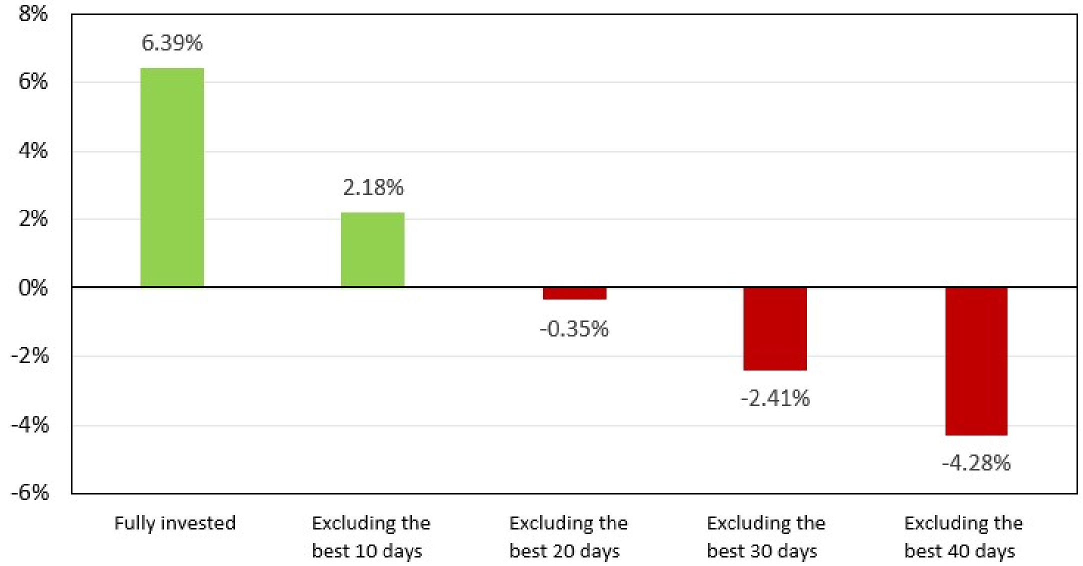
MISSING THE BEST DAYS IN THE MARKET

Time in the market, not timing the market.

From time to time, stock markets go through periods of uncertainty. This could be down to some poor economic news or perhaps due to a political crisis. The sharp falls that can be experienced at such times are understandably unsettling for investors. They can even tempt some to change their long-term plan by selling their investments. However, stock market volatility does tend to be short lived. Therefore, most experts agree that investors are probably better off sitting tight through these unnerving periods.

The chart shows the average **annual performance** of the FTSE All-Share Index over 15 years and how this performance changes when the best trading days are excluded.

FTSE All-Share Index: The effect of missing the best days



Market movement

The market's normal ups and downs can be stressful to watch. And while it is natural to have a reaction to market swings, it is important to understand the possible impact of that reaction.

Reactionary tale

A common reaction, in times of market movement, is to pull your money out of the market. This example shows if investors do react by pulling their money out, even for a short time, they can miss out on potential long-term growth.

Moving out and missing out

As you can see, if an investor were out of the market for just the best ten return-days over the lifetime of their investments, it could have a meaningful impact to their returns.

Think long term

Staying invested through the market's ups and downs gives you a better chance to reach your long-term goals.

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