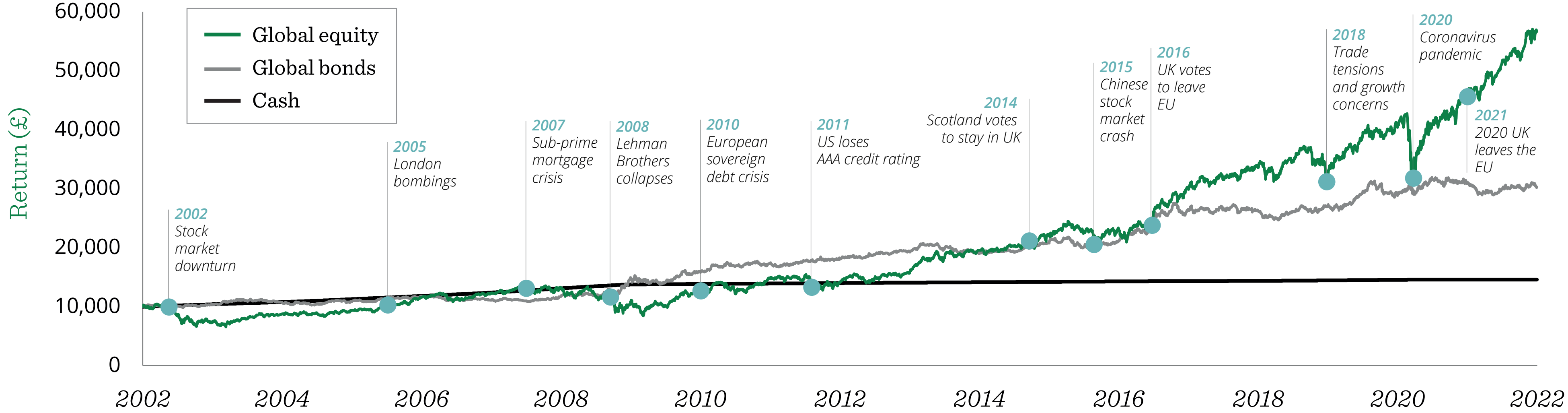
The importance of investing for the long term

Quilter Financial Planning

Investing with a long-term outlook is the best way for you to reduce the impact of stock market fluctuations and to grow your investment over time.

The chart below shows that over the long term, there is an upward trend of returns from equities and bonds, despite the short-term volatility caused by major events. In fact, if you invested £10,000 on 31 December 2000, you could have seen your investment grow by nearly 500% when investing in global equities.



Key takeaways

- Don't let short-term blips distract you from your long-term plan.
- Investing over the longer term (five years or more) is more likely to be successful.
- People who stay invested are more likely to see their investments recover.

Past performance is not a guide to future performance and may not be repeated. Investment involves risk.

The value of pensions and investments can fall as well as rise. You may get back less than you invested.

The value of the investment and the income from it can fall as well as rise and investors may not get back what they originally invested, even taking into account the tax benefits.

Source: Quilter Investors as at 31 December 2021. Total return in pounds sterling over period 31 December 2001 to 31 December 2021 based on an initial investment of £10,000. Global bonds is represented by the ICE BofAML Global Corporate index; global equity by the MSCI World index; and cash by the ICE BofAML British Pound Overnight Deposit Offered Rate. The information provided is for illustrative purposes only and doesn't represent the past performance of any particular investment. It is not possible to invest directly into an index

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