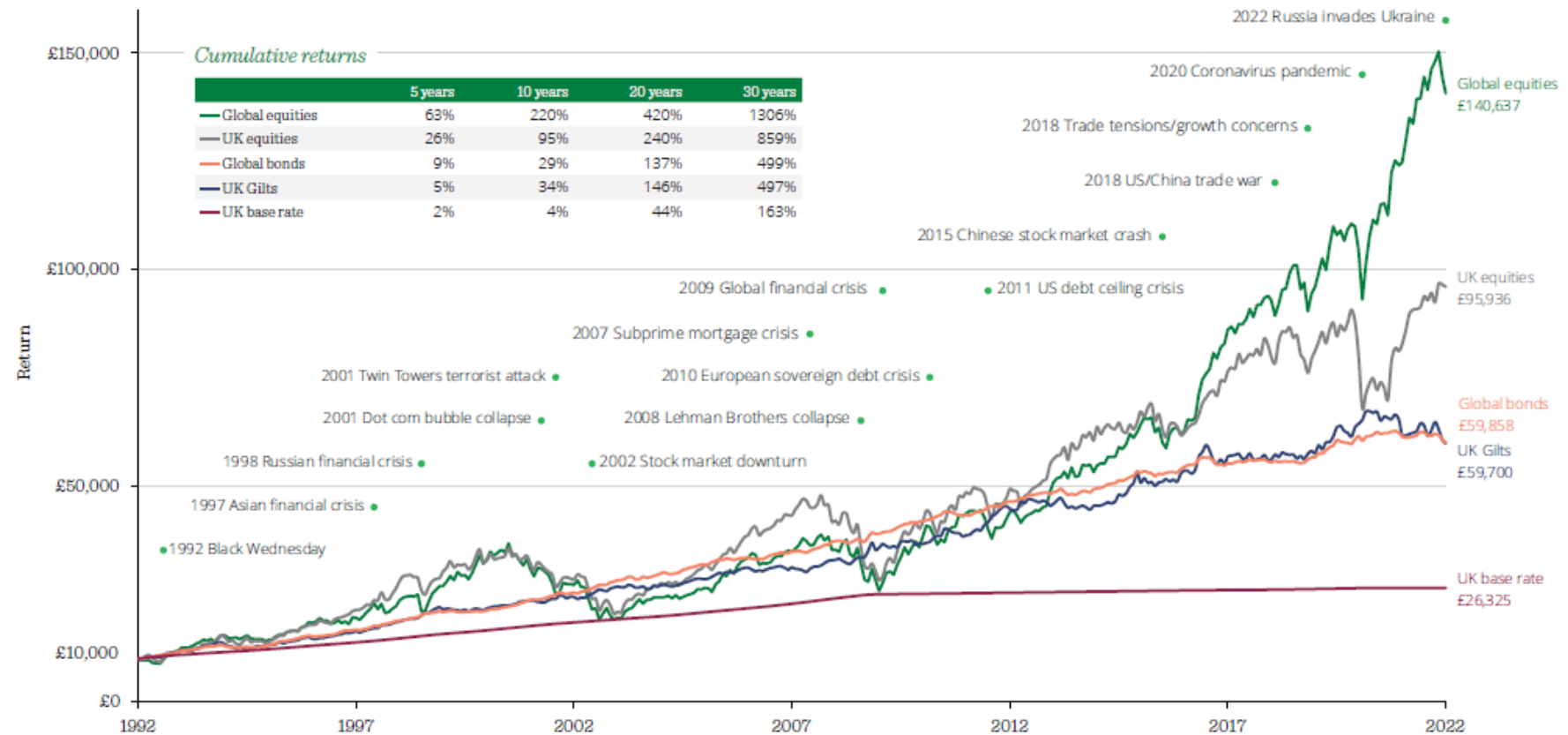


The importance of investing for the long term

Quilter
Investors

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.

Over the long term, there is an upward trend of returns from equities and bonds, despite the short-term volatility caused by major events.



Past performance is not a guide to future performance and may not be repeated. Investment involves risk. The value of investments and the income from them may go down as well as up and investors may not get back the amount originally invested.

Source: Quilter Investors. Return in pounds sterling over the period 28 February 1992 to 28 February 2022 based on an initial investment of £10,000. Global equities is represented by the MSCI All Countries World Gross Return Index; UK equities by the FTSE All Share Total Return Index; global bonds by the Bloomberg Global Aggregate (Hedged) Total Return Index; UK gilts by the FTSE Actuaries UK Conventional Gilts All Stocks Total Return Index; and UK base rate by the Bank of England Base Rate.

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