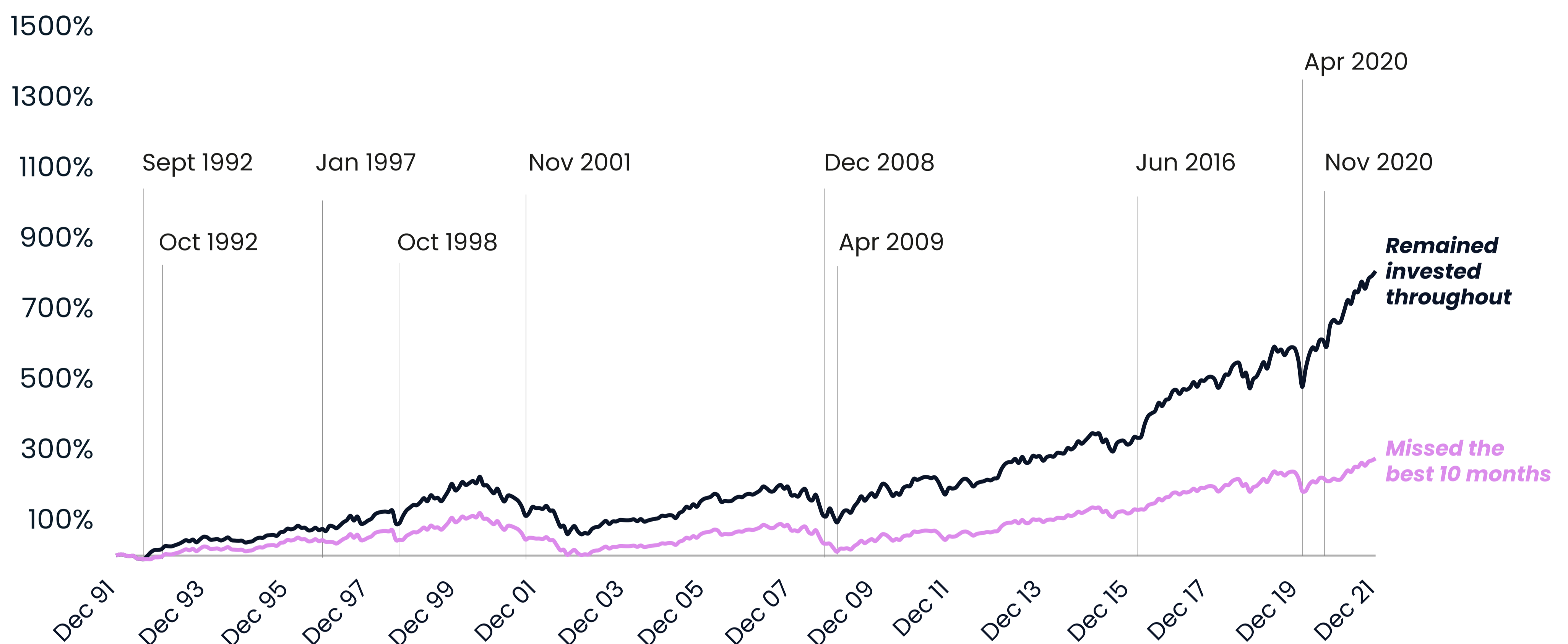


# 01

**The market's biggest climbs often follow the biggest drops, so selling when markets get choppy can significantly lower returns by causing you to miss the best months.**

## *The best 10 months to invest over the last 30 years*



Source: MSCI. Data from December 1991 to December 2021. All figures are calculated on a total return basis which includes the reinvestment of income. Equities are represented by the MSCI World Index in GBP terms. Return net of fees at 1.8%pa.

Past performance is not a guide to the future and may not be repeated.

The value of an investment with St. James's Place will be directly linked to the performance of the fund selected and may fall as well as rise. You may get back less than the amount invested.

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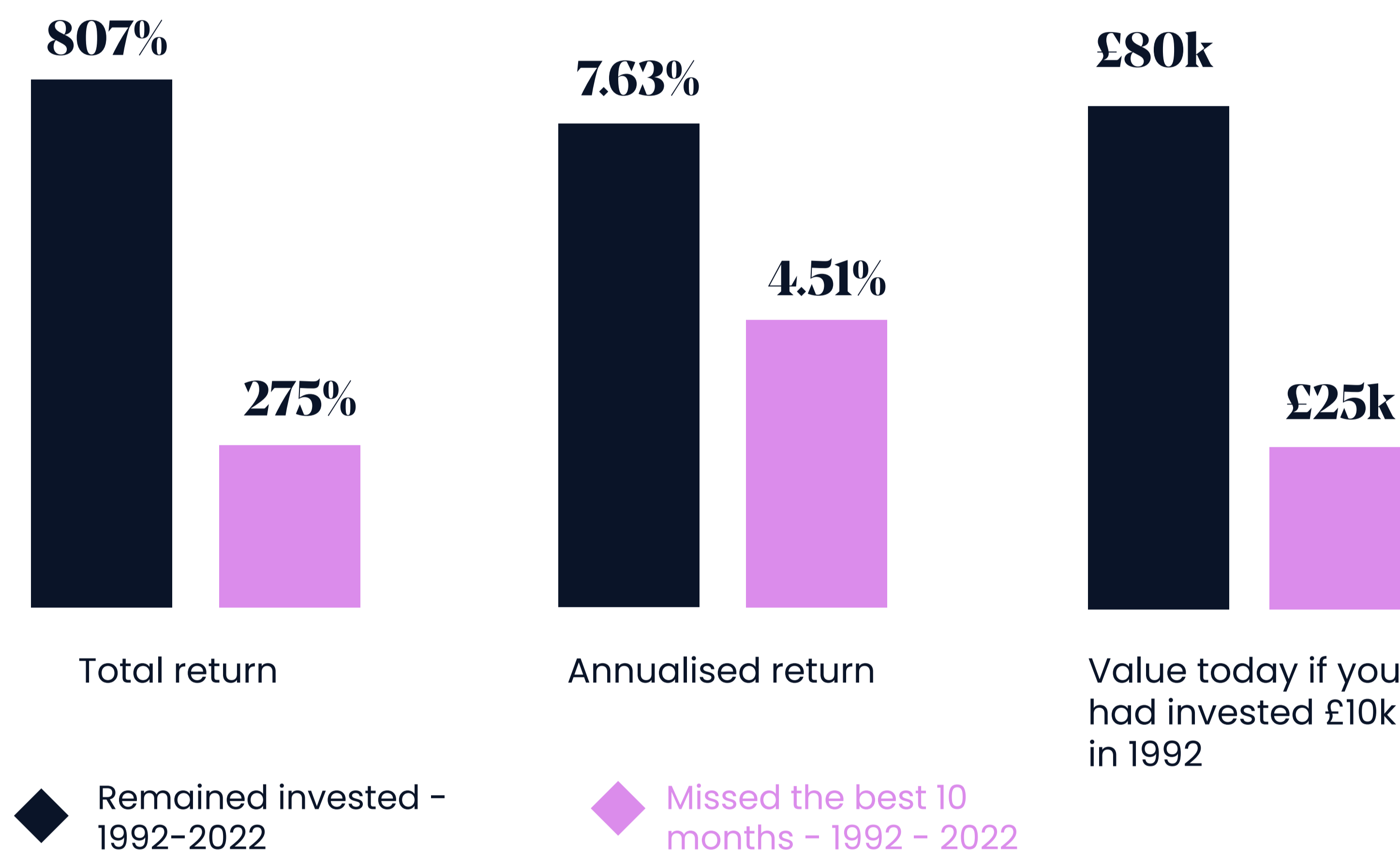
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# 02

**Investors who sell at the beginning of a bear market and buy at the end of a bear market tend to be worse off than those who simply remain invested.**

***The benefits of staying invested even when markets look uncertain***



*Source: MSCI. Data from December 1991 to December 2021. All figures are calculated on a total return basis which includes the reinvestment of income. Equities are represented by the MSCI World Index in GBP terms. Return net of fees at 1.8%pa.*

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