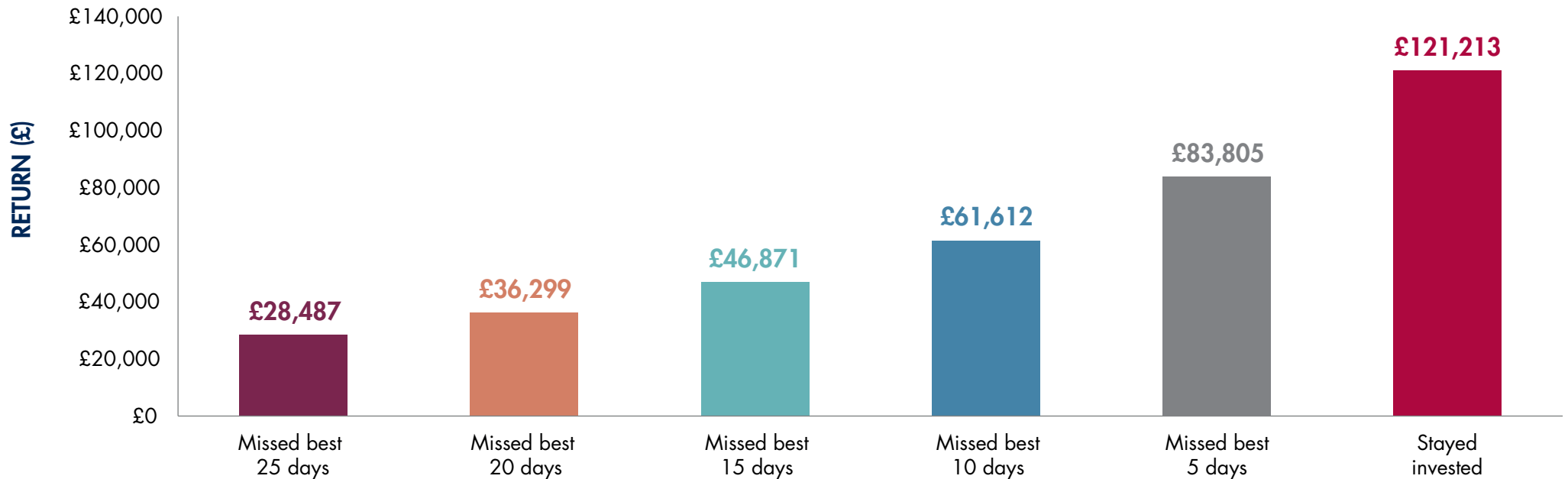


THE IMPORTANCE OF REMAINING INVESTED

DURING PERIODS OF VOLATILITY IT CAN BE TEMPTING TO EXIT THE MARKET BUT MISSING JUST A FEW OF THE BEST DAYS CAN HAVE A BIG IMPACT ON YOUR OVERALL RETURN.

The chart below shows that staying invested in global equities over the entire period, could have delivered a potential return four-times greater than that of an investor who missed the best 25 days during the same period.



Past performance is not a guide to the future. The value of units may fall as well as rise. Source: Quilter Investors as at 31 December 2022. Total return in pounds sterling over period 31 December 1992 to 31 December. Based on initial investment of £10,000 into the MSCI All Country World Index. 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.

Approver: Quilter Financial Planning Solutions Limited. 3 March 2023.
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