



ST. JAMES'S PLACE PLC

LONG TERM INVESTING

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MANAGEMENT LTD

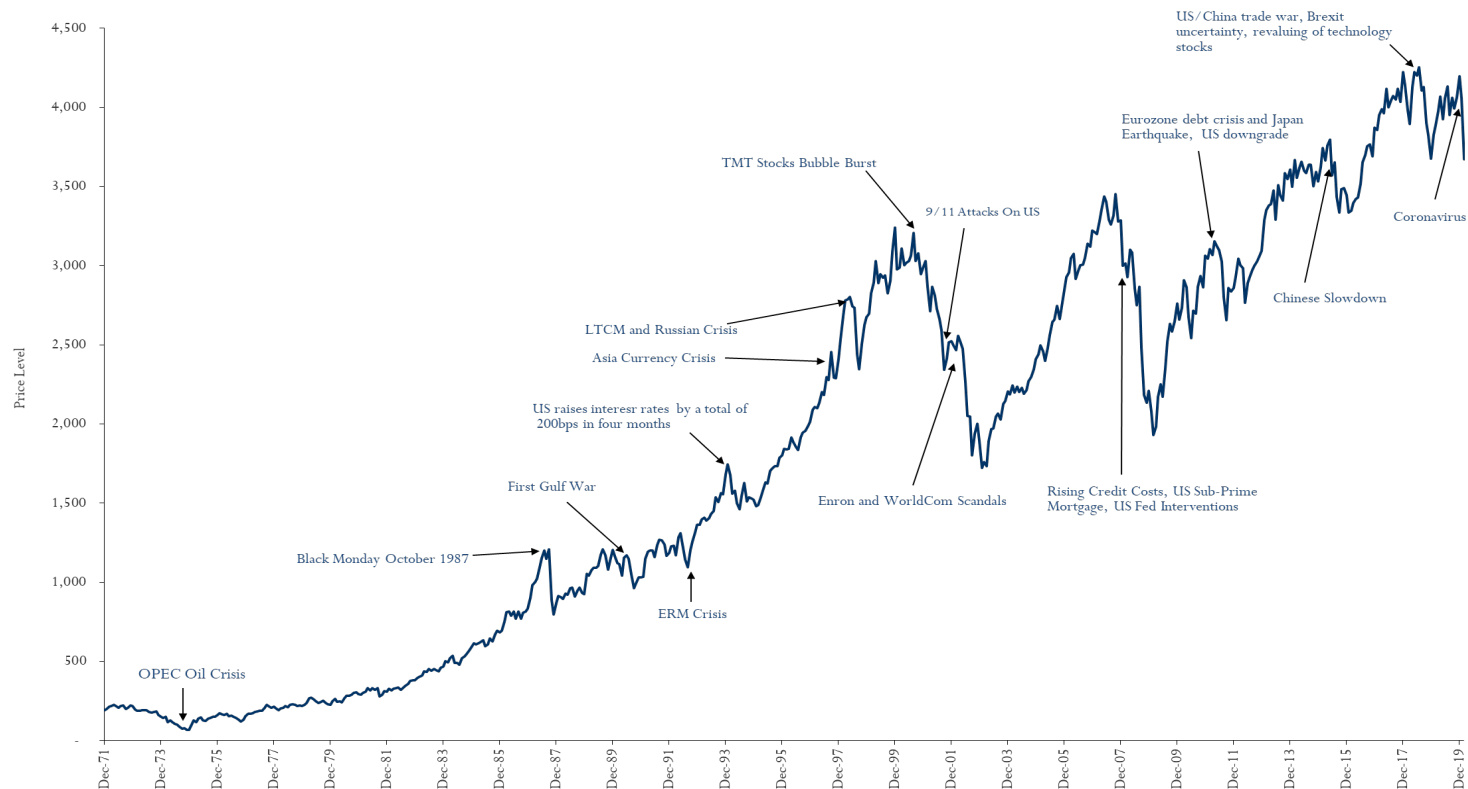
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WATCH THE TIDE, NOT THE WAVES

Stock markets will always have ‘ups and downs’ in the short term. It’s called volatility, and sometimes the falls can be significant. However, history also shows us that stock markets tend to rise over the long term, despite short-term fluctuations.



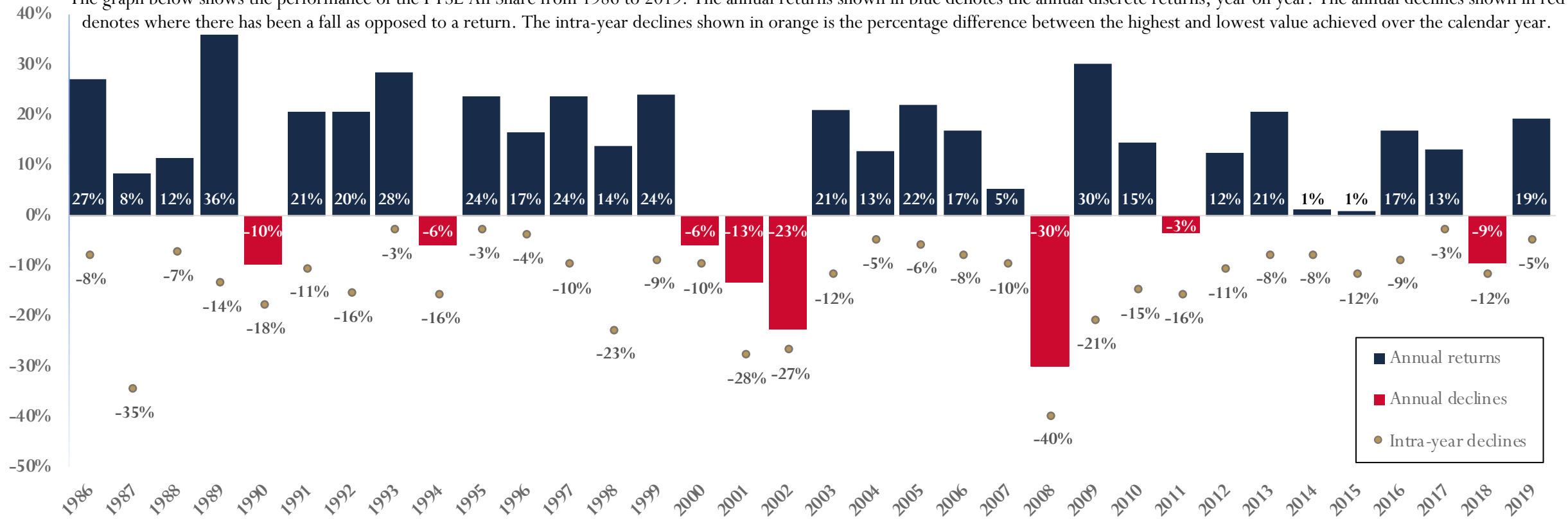
Source: Financial Express. Produced on a bid to bid basis, capital returns. Date to 28 February 2020. Past performance is not indicative of future performance and you may get back less than you invested.

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FTSE ALL SHARE DISCRETE YEARLY RETURNS

Markets are unpredictable, which is why it's only natural to be concerned about short-term fluctuations in stock markets. The only certainty is not being sure of the way how markets will move. Hence time in the market, not timing is the key to successful investing.

The graph below shows the performance of the FTSE All Share from 1986 to 2019. The annual returns shown in blue denotes the annual discrete returns, year on year. The annual declines shown in red denotes where there has been a fall as opposed to a return. The intra-year declines shown in orange is the percentage difference between the highest and lowest value achieved over the calendar year.



Source: Financial Express.

Data as at 31 December 2019.

Please be aware past performance is not indicative of future performance. The value of an investment may fall as well as rise. You may get back less than you invested.

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ROLLING 1 YEAR V. ROLLING 10 YEAR RETURNS

More noise is seen with a short term perspective than a long term perspective



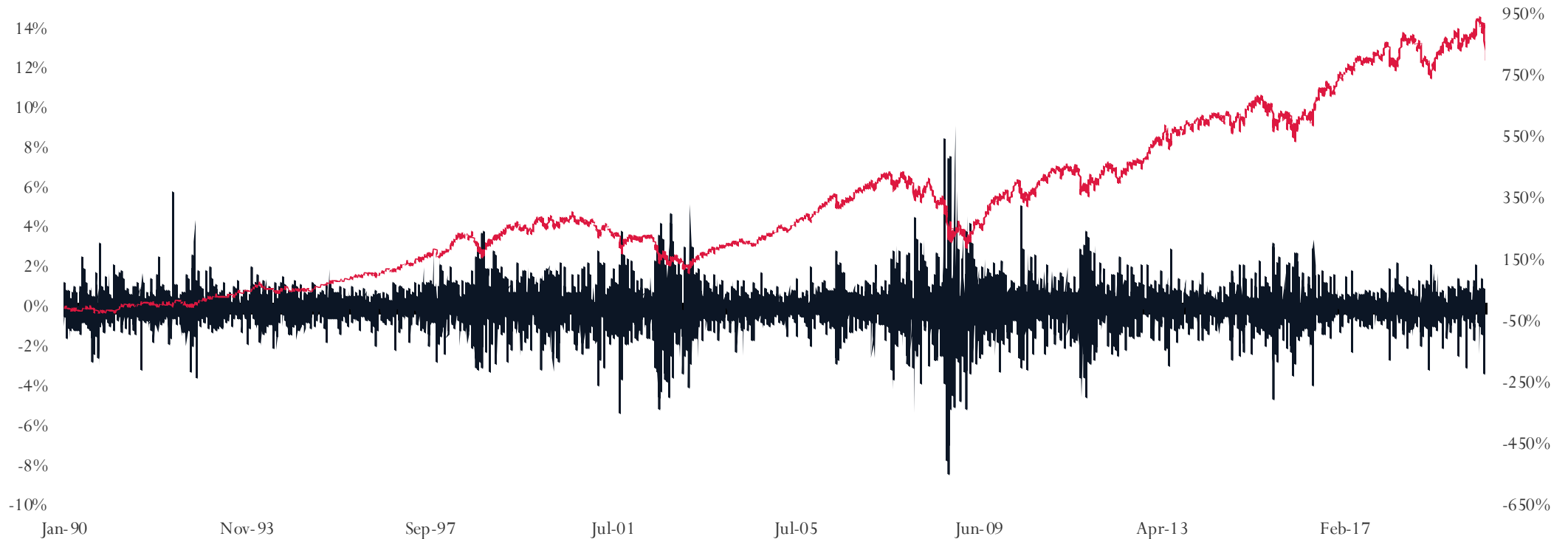
Source: Financial Express. FTSE 250 Index. Data as of 09/03/2020

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VOLATILITY V. EQUITY MARKET RETURNS

Over the long term, equity markets generally rise despite periods of short term volatility



Source: Financial Express. FTSE All Share Index. Data as of 28/02/2020

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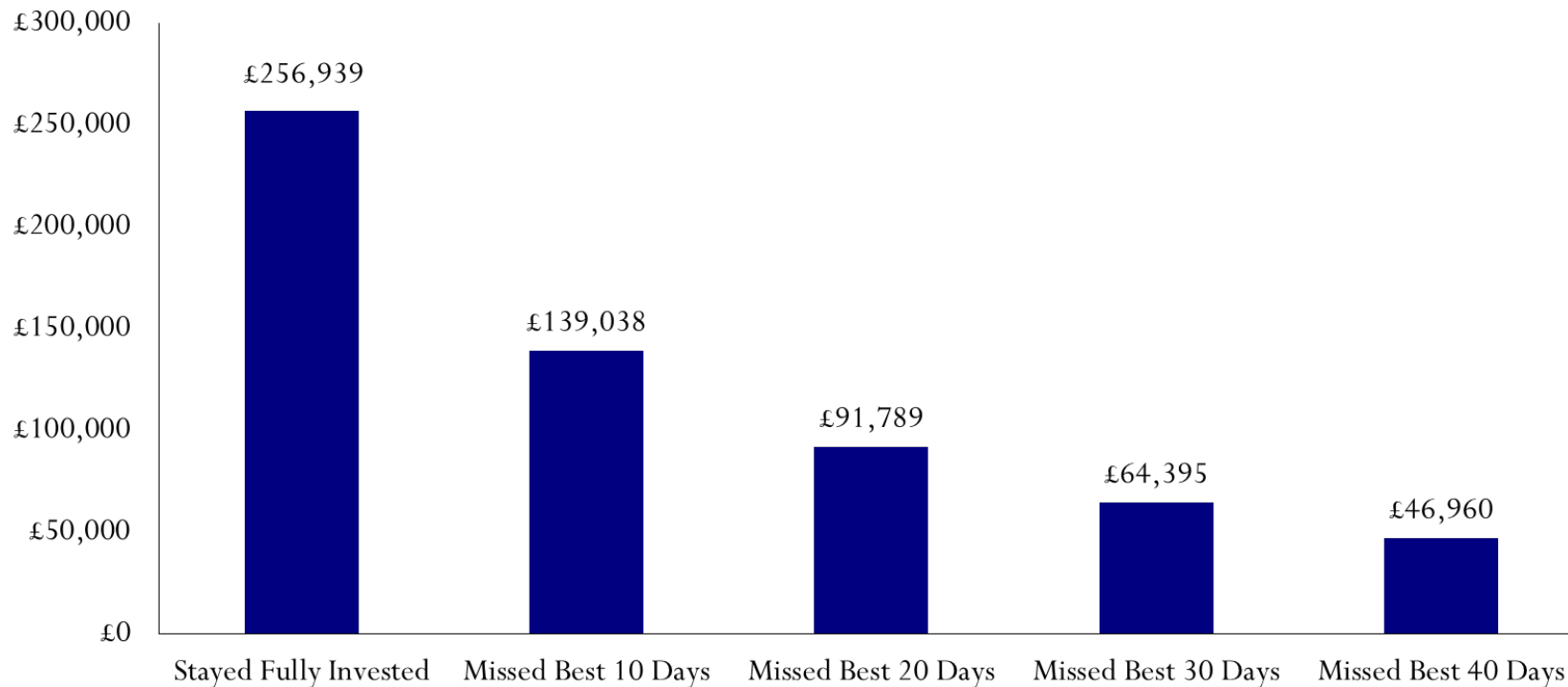
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TIME IN, NOT TIMING

The difference in returns when out of the market for the best 10+ days highlights the importance of remaining invested through short term volatility

Cumulative returns on a £100,000 investment over 20 years into the FTSE All Share Index



Yearly returns in the last 5 years				
Jan – Dec 2015	Jan – Dec 2016	Jan – Dec 2017	Jan – Dec 2018	Jan – Dec 2019
1%	17%	13%	-9%	19%

Source: Financial Express. FTSE All Share Index. Data as of 31/12/2019

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INVESTOR EMOTIONS

The point that investors are the most negative about markets is often the time of maximum financial opportunity.

