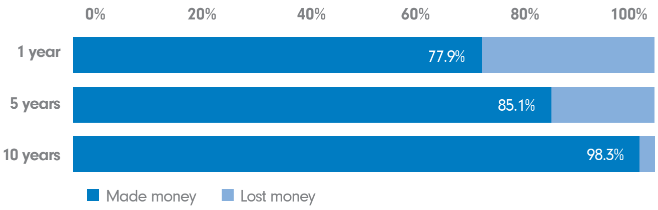
Putting time on your side

Investing in the stock market can be very rewarding. However, as share prices fluctuate, it is also possible that you can lose money. This can particularly be the case when you react to short-term stock market falls. This is why Financial Advisers typically recommend that investors should take a five to ten-year view. They know that the longer you hold your shares, the more chance there is that you will make money.

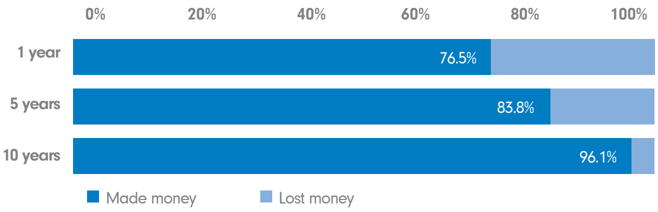
This conclusion is supported by history. We have looked back over the last 10 years to see how you would have fared by investing in the UK and international stock markets. We analysed how many times you would have made and lost money over one, five and ten years.

As you can see, if you held your UK shares for one year only, you would have lost money in more than 20% of instances. However, if you held your UK shares for ten years, you would have lost money in fewer than 2% of instances and if you held money in international shares over the same ten year period you would have lost money in less than 4% of instances. So, putting time on your side really does work!

UK shares (FTSE All Share Index)



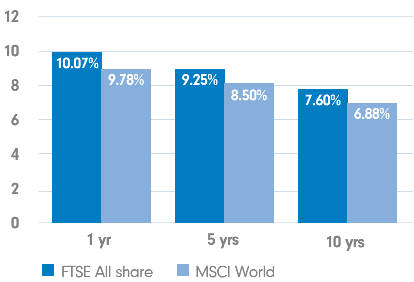
International shares (MSCI World Index)



Source: Datastream from 30.06.05 to 30.06.15, FTSE All Share, MSCI World.

Of course, calculating how much you would have made depends on when you actually invested. However, by using the same research we have calculated the average return you would have received over the three time periods.

Average annual return %



Source: Datasteam. Total on bid-bid basis with net income reinvested. These returns do not take into account initial fees, GBP, as at 30.06.15

Index Performance

How indices have performed over the last five years

	June 10 to June 11	June 11 to June 12	June 12 to June 13	June 13 to June 14	June 14 to June 15
FTSE All Share	25.6%	-3.1%	17.9%	13.1%	2.6%
MSCI World	22.3%	-2.2%	23.3%	10.6%	10.9%

Source: Datastream from 30.06.10 to 30.06.15 on bid-bid basis with net income reinvested. These returns do not take into account initial fees.

Please note that past performance is not a guide to the future. The value of investments can go down as well as up and you may get back less than you invested. Changes in currency exchange rates will affect the value of any overseas investments.

The value of advice

When making decisions about investing, we recommend that you consult with a Financial Adviser. An Adviser will work with you to understand your needs and then offer broad-based advice to help you achieve your long-term goals.

Fidelity only gives information about its own products and services and does not provide investment advice based on individual circumstances.

- Stock markets are prone to short-term fluctuations
- Investors should typically have a five to ten-year time horizon
- The longer you stay invested, the greater chance you have of making money

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