



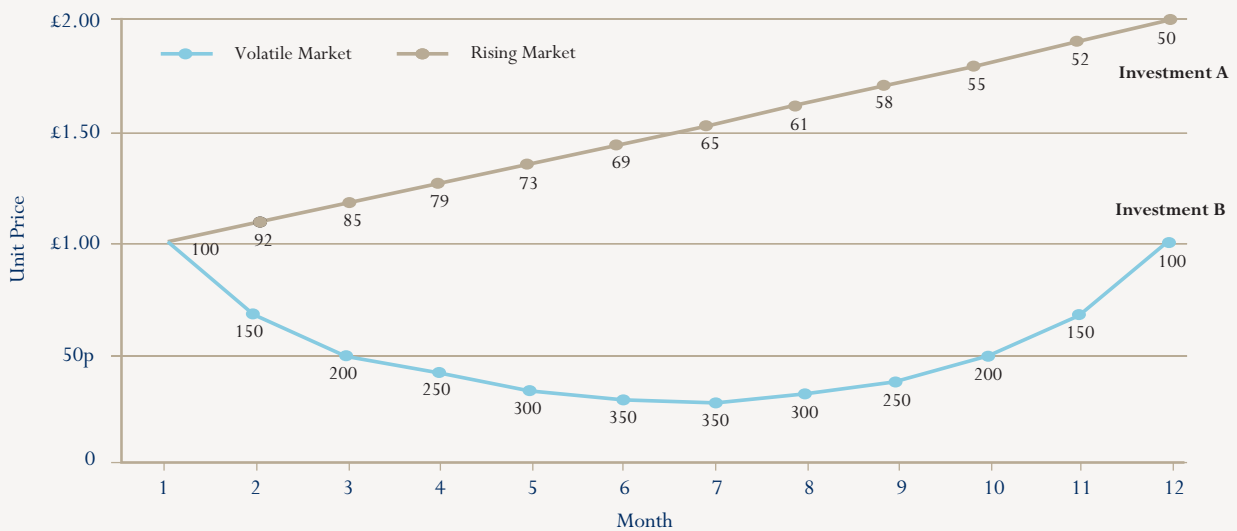
# How market volatility can work to your advantage

When stock markets are moving up and down so sharply it is natural for investors to be concerned that they will 'get their timing wrong', investing one day only to see share prices fall significantly the next.

Of course, investors cannot consistently and successfully time the markets. Nobody knows what the stock market will do next week, next month or next year. But that does not matter if, for example, you are saving for a pension and do not intend to retire next week, next month or next year. Taking a long-term view is what matters most.

One way to reduce the worry of investing at the wrong time is to invest on a regular basis. By drip-feeding your money into the market you have the potential to buy more units when share prices are falling. When prices recover, you'll have more units with a higher value.

Units bought with a monthly investment of £100



Investment A	Total value of units after 6 months	£721.74
	Total units bought after 12 months	839
	Total value of units	£1,678

Investment B	Total value of units after 6 months	£385.71
	Total units bought after 12 months	2,700
	Total value of units	£2,700



## INVESTMENTS

Investors will be concerned about the extreme volatility we've seen recently in world stock markets. But by saving regularly or phasing a lump sum investment from cash into the market over a number of months it is possible to benefit from the short-term ups and downs and, at the very least, reduce the worry about investing at the wrong time.

### Why invest now?

Neither professional nor private investors can get their timing right every time. If you are worried about investing a lump sum just before prices fall, a simple way to reduce the risk of bad timing is to make regular investments. Given current market volatility, now might be a good time to start.

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