It pays to invest for the long term

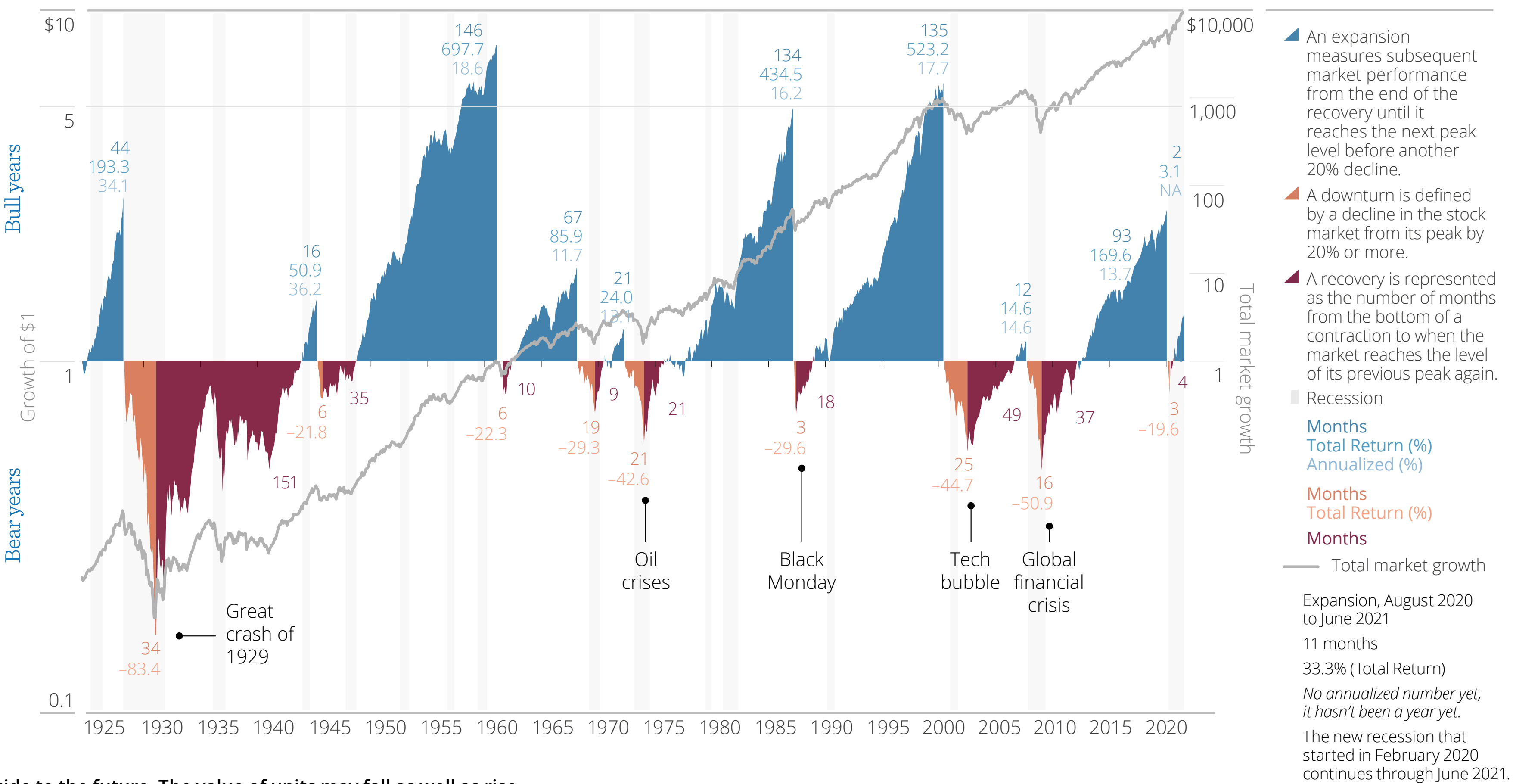
LIGHTHOUSE FINANCIAL ADVICE

When markets are volatile, it is tempting to exit the market or switch to cash in an attempt to avoid further losses.

Though short term volatility in the markets can be disturbing, we should remember investing always involves an element of risk, which is heightened during periods of turbulence and economic uncertainty. During these times, as we've seen in previous periods of volatility, one of the most important things to do is remain focused on your long term plans.

Historically, investors who stayed true to their long term plans through periods of decline have seen their investments go on to recover and then prosper.

U.S. Market downturns, recoveries, and expansions



Past performance is not a guide to the future. The value of units may fall as well as rise.

Lighthouse Financial Advice, Fairway House, Hunns Mere Way, Woodingdean, Brighton, BN2 6AH
***T:** 0888 85 85 90 | **E:** lhgenquiries@quilter.com | **W:** www.lighthousefinancialsolutions.co.uk*

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Source: Ibbotson Associates SBBI U.S. Large Stock Index. © 2020 Morningstar as at 30 September 2021. The information provided is for illustrative purposes only and doesn't represent the past performance of any particular investment