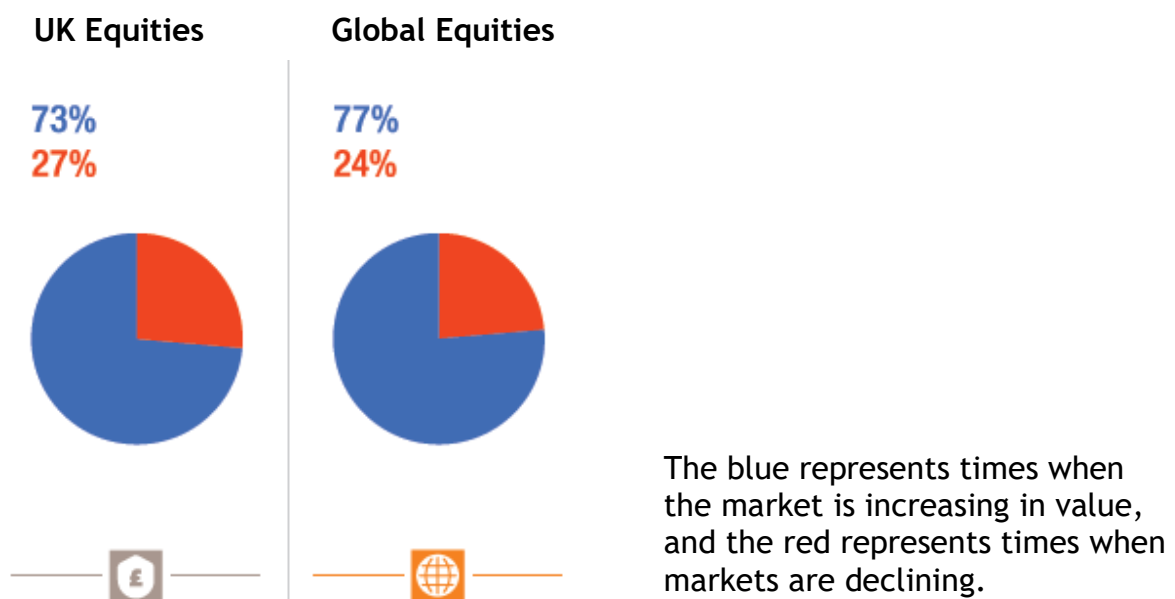


WHEN IS THE BEST TIME TO INVEST?

The best time to invest was 20 years ago!
The second best time to invest is today!

This forms part of our investment philosophy. We carry out rigorous planning to help us identify how your money needs to be structured to support the life you want to live. More often than not, this involves an investment portfolio of some kind. It could for example involve investing in a pension, an ISA or a trust. Typically, savings accounts tend not to deliver sufficient returns to allow you to realise your financial goals. This brings us to investing.

Financial journalists and commentators earn a living out of writing stories about investment markets. You may typically see headlines like “great time to invest” or “get out before the crash”. We ignore all of the noise and hype, and base our investment decisions on history, not headlines. Historical data gives us the best indication of what the future might look like. Here’s something a financial journalist won’t ever write about:



Based on historical trends, markets go up about three quarters of the time and are in temporary decline during the other quarter. No one can confidently predict the best time to enter the market, and history tells us that you’re far more likely to get it wrong when you try to guess when the market has reached its peak or trough.

However, if you decide to invest you can do so safe in the knowledge that it’s more likely to go up than go down, regardless of when you make that commitment. So why not consider investing as much as you feel able to into an investment plan right now!