



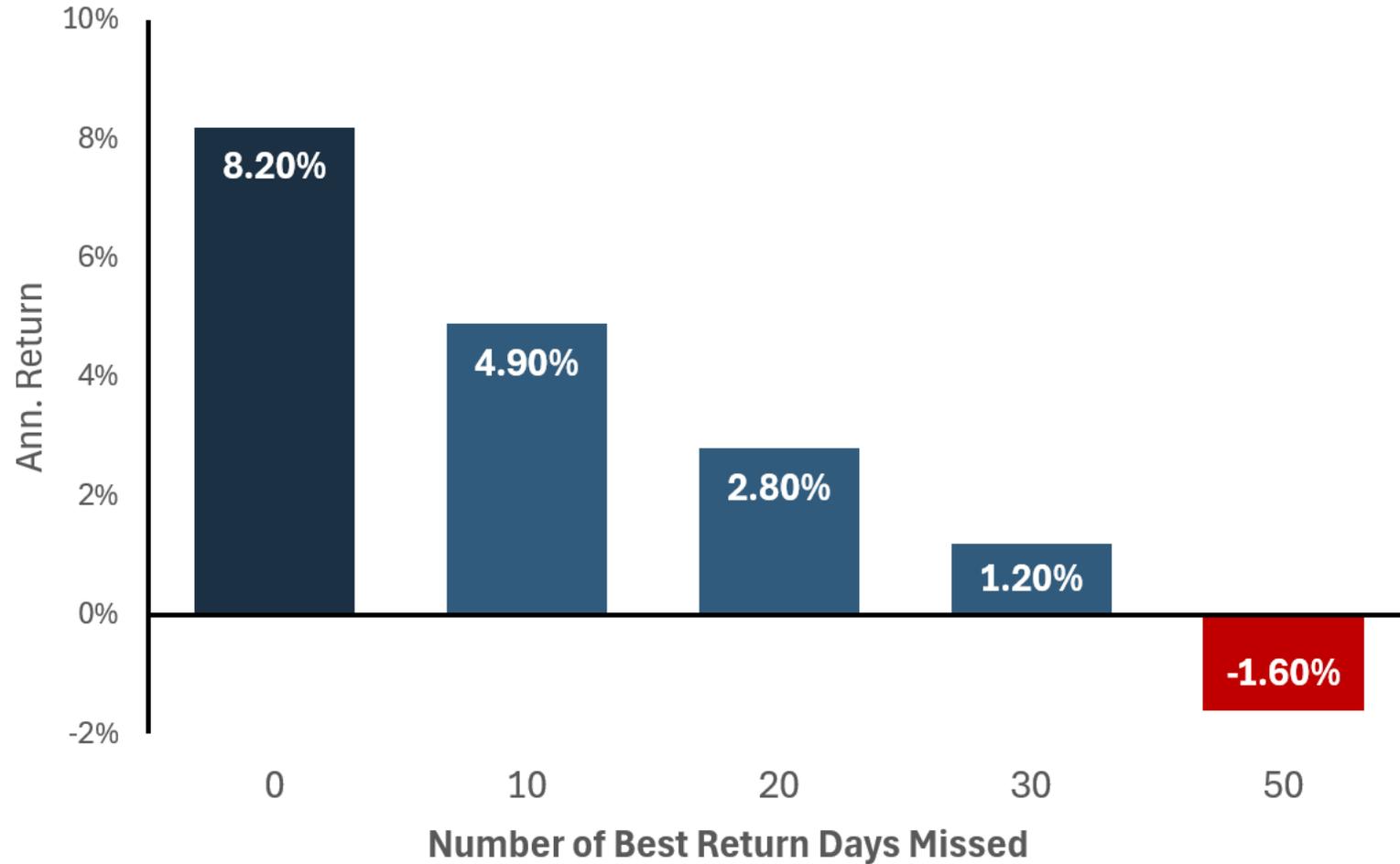
WHY STAY INVESTED

CORE MPS 4

INFORMATION PACK

# TIME IN VS TIMING THE MARKET

MSCI ACWI (2004 – 2024) – ANNUALISED RETURNS



Missing just a handful of the market's best days can dramatically reduce long-term returns.

**For professional financial advisers only**

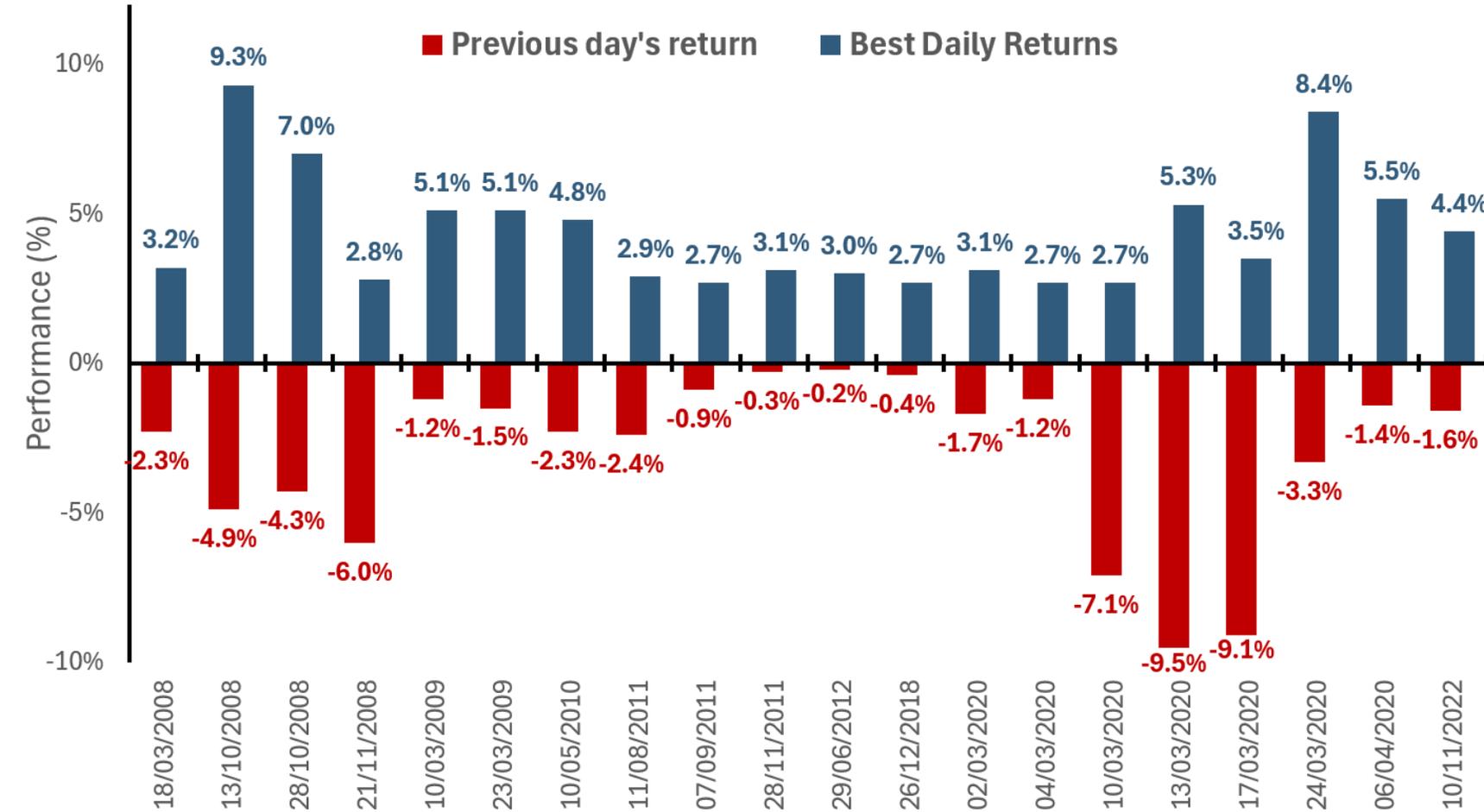
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Data source  
M&G  
Investments

# THE BEST DAYS OFTEN FOLLOW THE WORST



## MSCI ACWI (2004 – 2024) – DAILY RETURNS



Patience pays, and often the best days come right after the worst.

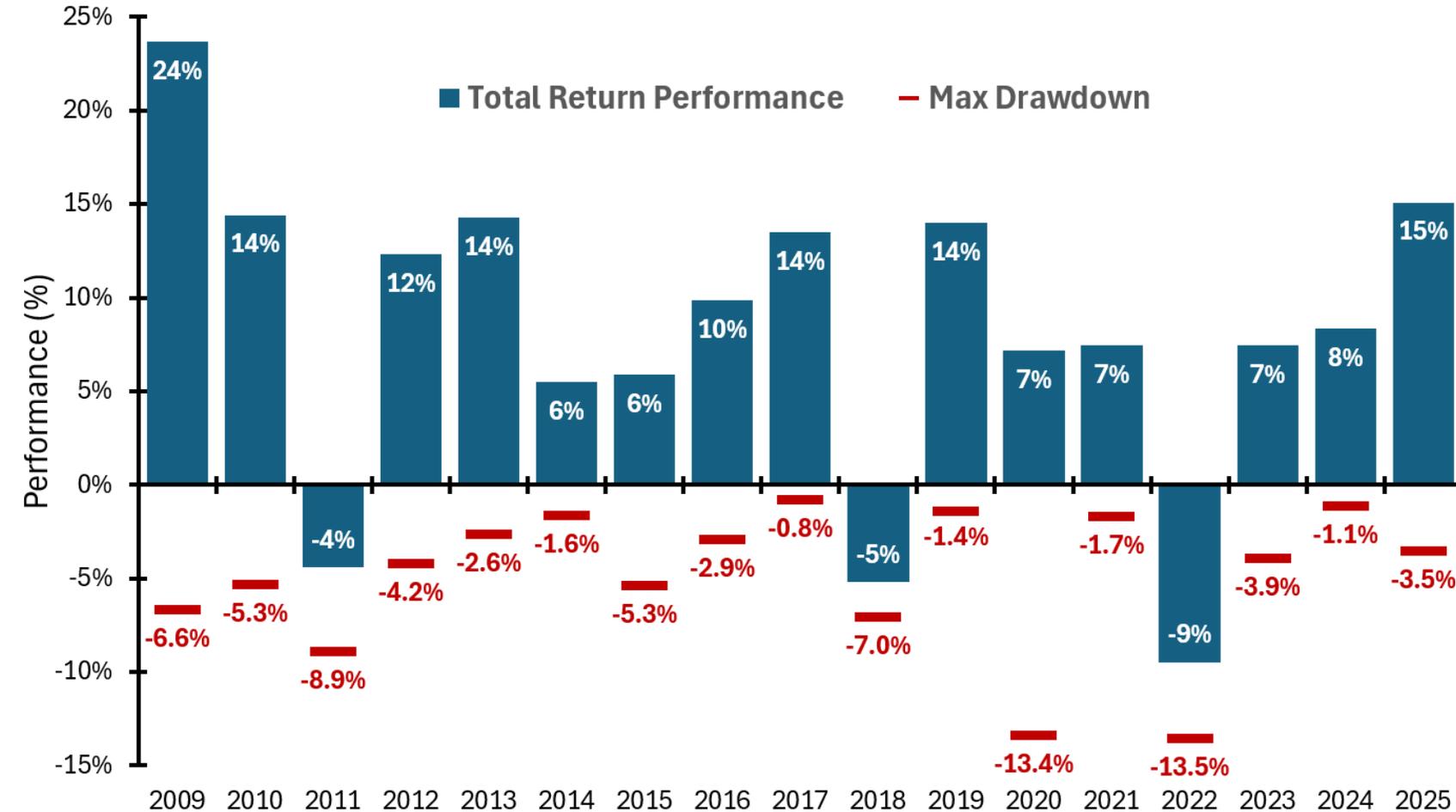
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# VOLATILE MARKETS CAN BRING OPPORTUNITY



## CORE MPS 4 (2009 – 2025) – YEARLY RETURNS & MAX DRAWDOWNS



Volatility is a natural part of markets, and it is common to see a significant drawdown in any given year.

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Data source  
FE fundinfo

# WHY STAY INVESTED?

CORE MPS 4 PERFORMANCE (01/04/2004 – 03/03/2026)



There are always reasons to be cautious but often investors are rewarded for being patient.

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Data source  
FE fundinfo



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