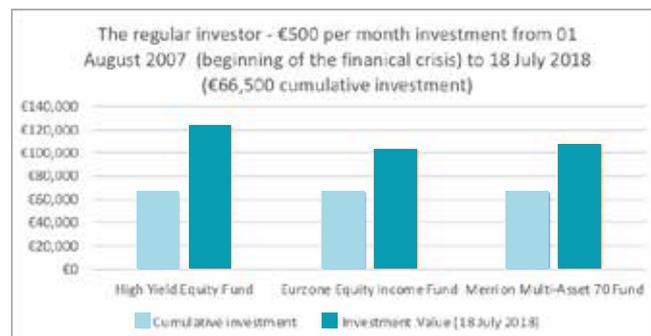


# 11 years on...



## Time, not timing, is most important when investing.

Investing can be rewarding, but markets are prone to short-term fluctuations. It's 11 years since the start of the global credit crisis where the MSCI World lost over 40% of its value<sup>1</sup>. The following charts show how lump sum investors and regular investors who invested at the worst time (August 2007, where their investment would have borne the full brunt of the financial crisis) have posted strong returns when they remained invested.



Source: Longboat Analytics 26 July 2018. Performance is quoted gross of fees and taxes which will reduce the value of your investment.

## Bottom Line

When it comes to investing, a key to successful investing is about time rather than timing. Markets can be unpredictable, and your investments will perform differently over time. So, it's important to keep the long-term in mind and see past any short-term peaks and troughs.

**Talk to your financial broker about growing your investments today.**

**Or find a financial broker at [www.aviva.ie](http://www.aviva.ie)**

**WARNING: Past performance is not a reliable guide to future performance.**  
**WARNING: The value of your investments may go down as well as up.**  
**WARNING: If you invest in these products you may lose some or all of the money you invest.**  
**WARNING: These products may be affected by changes in currency exchange rates.**

1. Source: Longboat Analytics 26 July 2018. The MSCI World is a broad global equity index that represents large and mid-cap equity performance across 23 developed markets countries.

Aviva Life & Pensions UK Limited, trading as Aviva Life & Pensions Ireland, is authorised by the Prudential Regulation Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules. Aviva Life & Pensions UK Limited, trading as Aviva Life & Pensions Ireland, is also regulated in the UK; by the Prudential Regulation Authority for prudential rules and, to a limited extent, by the Financial Conduct Authority for applicable UK conduct rules. Registered Branch Office in Ireland (No 906464) at One Park Place, Hatch Street, Dublin 2. Tel (01) 898 7950. Registered in England (3253947) at Wellington Row, York, YO90 1WR.