I/29/25, 12:39 PM

Hotspot

How to invest now - for the future





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How to invest now - for the future

It depends on your current financial position and your attitude to investment risk.

If you are already invested within your pension or you hold funds in Investment ISAs, then you should sit tight, and wait as the markets recover. Even from the recent volatility caused by the earthquake of Trump's Tariffs the International stock markets have slowly recovered from the lows of early April. The chart below clearly shows the volatility between the 7th and 11th April, and the steady climb back to some degree of normality.

Value

8,417.70 1.07% FTSE 100

89.10

High / Low 8,467.79 / 8,328.31 Previous close 8,328.60

As at 23.04.25 16:04:15 BST - All data delayed at least 15 minutes



Campaign Report for 'How to invest now - for the future' - Sent 23-04-2025 1657



If you are wishing to make investments at this particular time, then you may wish to take a more pragmatic approach. Bearing in mind all the leading figures that we have on the world stage at present and taking into account their experience of world economics, one thing is for certain, uncertainty will continue.

In times of market volatility, then it is best to be considering investing for the future on a regular and gradual basis. In this way you will catch the highs and the lows of the changing markets.

The chart below is of the FT100 Index performance over the past 20 years. It shows the peaks and the troughs of 2008/09 caused by US sub-prime mortgages and default swaps (remember them), and the Covid pandemic in 2020/21. The recent falls in the markets look almost miniscule by comparison. However, as you can see the overall direction of travel of the chart is upward. The Index of the top 100 companies over the 20 period is from 4081 to 8428 as of today. More than doubling in value.

8,417.61 1.07% FTSE 100

Net variation of the value 89.01

High / Low 8,467.79 / 8,328.31 Previous close 8,328.60

As at 23.04.25 16:11:45 BST - All data delayed at least 15 minutes



By investing on a regular basis over the 20-year period you would have purchased more units when fund prices were low during the troughs which would have then increased in value as the markets steadily went up in value.

So, the message is clear. If you are already invested, sit tight, markets will recover.

If you want to continue investing in your pension or ISA, do so on a regular basis until you feel more confident that markets have settled. We can arrange for you to invest on a monthly basis through a direct debit and you can add lump sum investments whenever you feel inclined.

Best regards

Ray

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