

Russia-Ukraine update

Market falls and your investments – what you need to consider

We recognise that recent market falls caused by the Russian invasion of Ukraine may be causing you some concern about the performance of your pension and investments. We appreciate this can be unsettling, especially if you have seen your values fall as a result of recent events. When markets experience volatility due to major geopolitical events like this, they tend to recover over time. Please be aware that past performance is not a guide to future performance. We hope you find this note helpful in taking a long-term view of your investments.

Fears hit global markets

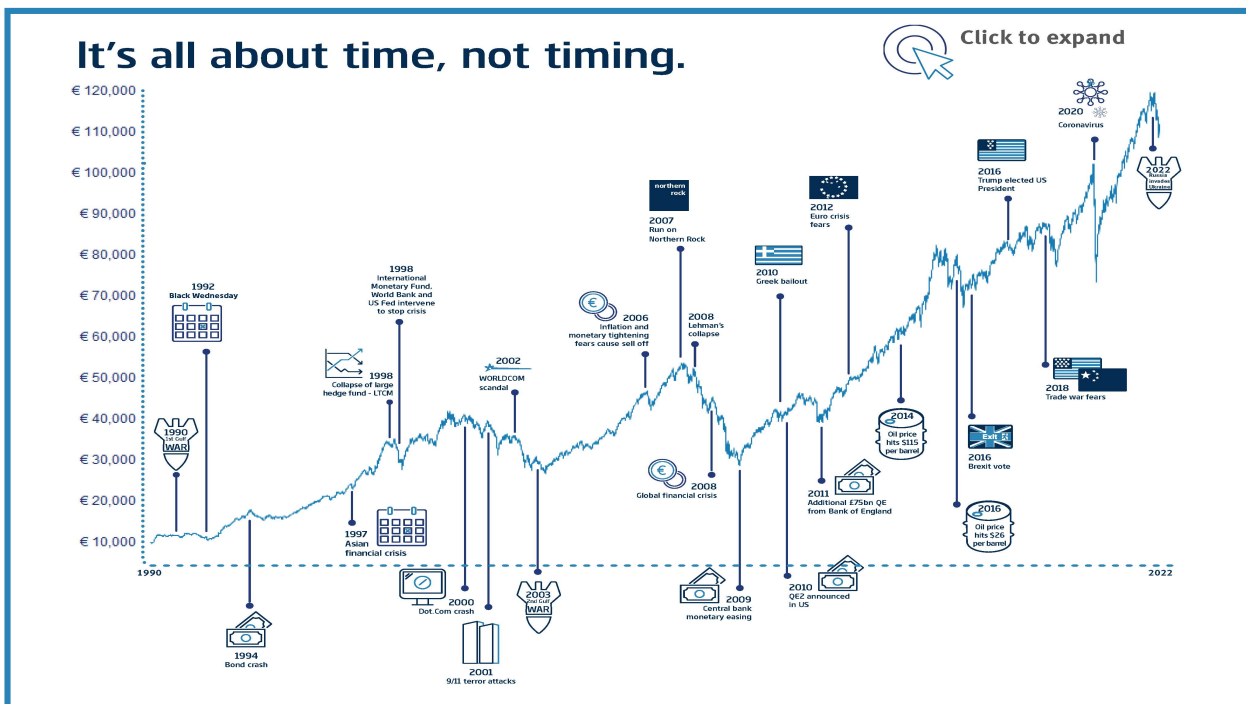
Increasing fear surrounding the aftermath of Russia's invasion of Ukraine has significantly impacted markets worldwide with concerns about its damaging effect on the global economy. As a result, many people's investments have fallen in value.

Events like these can understandably be a little overwhelming, making you feel like things are out of control. But major events causing markets to fall, particularly in the short-term, is something we've seen before. Read on to learn more.

Slow and steady wins the investing race

The moral of the hare and the tortoise fable is you can be more successful by being slow and steady rather than quick and hasty. When it comes to investing, over the long-term (usually more than ten years) markets have risen in value. Historically, investors who've held onto their investments during periods of market ups and downs (often referred to as volatility) are likely to have seen their value increase.

As you can see below, the past 30+ years has rewarded many investors. Remember, past performance isn't a reliable guide to future performance. The value of all investments can go down as well as up and may be worth less than you paid in.



Warning: Past performance is not a reliable guide to future performance

Warning: The value of an investment in this fund may go down as well as up

Warning: An investment in this fund may be affected by changes in currency exchange rates

Warning: If you invest in this fund you may lose some or all of the money you invest

Source: FE fundinfo 2022, Standard Life Managed Fund, performance from 1 January 1990 to 3 March 2022. Performance is net of annual management charges, gross of taxes and adviser charges. The return achieved by individual policies may be lower due to these charges.

Remember your long-term goals

Some people may panic when they see the value of their investments fall. Speaking to the right people about your concerns can help you make the right decisions.

You may be wondering, why not get out while things are bad and just get back in when they're better?

- Trying to time the markets is extremely hard. Even investment professionals struggle to do this
- Investors who give way to panic and sell during periods of market stress often feel the pain of loss twice. First, when they lock in their losses by panic selling, and secondly when they miss out on the eventual recovery
- If you're a long-term investor, you'll need to get back into the market eventually and the best time for either move isn't at all clear. Recoveries aren't marked by an 'all clear' sign

Focus on what you can control

While you can't control how markets perform, you can control where you're invested. Periods of volatility are a valuable reminder of the importance of diversification, i.e. spreading your money across different types of investments and geographical locations.

Diversifying across different investments and countries can help reduce the amount of risk you take and potentially receive more consistent returns, with fewer ups and downs.

Making informed decisions

Any significant event, wherever it happens in the world, can affect financial markets.

If you have a Standard Life policy, you can check your policy value easily by logging into [My Standard Life online](#). You can also check fund performance by visiting our [Fund Centre](#).

You should consider all these factors in relation to your own circumstances and your plans for your investments.

Never underestimate the importance of financial advice. Your financial adviser understands your financial position and your goals. They've worked with you to create your financial plan, know your attitude to risk and understand why markets rise and fall. Before making any decision, we recommend you speak to them.

The information in this article should not be regarded as financial advice and is based on our understanding on 4 March 2022.

Find out more

**Talk to your financial adviser. They'll give you the information you need.
Also, you can call us or visit our website**

(01) 639 7000

Mon-Fri, 9am to 5pm. Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

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