
Why long-term investing makes sense





Reason #1
Investing can
create wealth for
investors over the
long-term



Long-term equity returns from investing in global markets

History shows that investing has the potential to significantly increase the value of money over the long-term!

8.1%

MSCI World Index
annualised return
over **20 Years**

8.1%

MSCI World Index
annualised return
over **30 Years**

9.8%

MSCI World Index
annualised return
over **50 Years**

Source: Bank of Ireland Investment Markets, using MSCI World Total Return (US Dollars), Dates: 28/02/1975 to 28/02/2025.

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



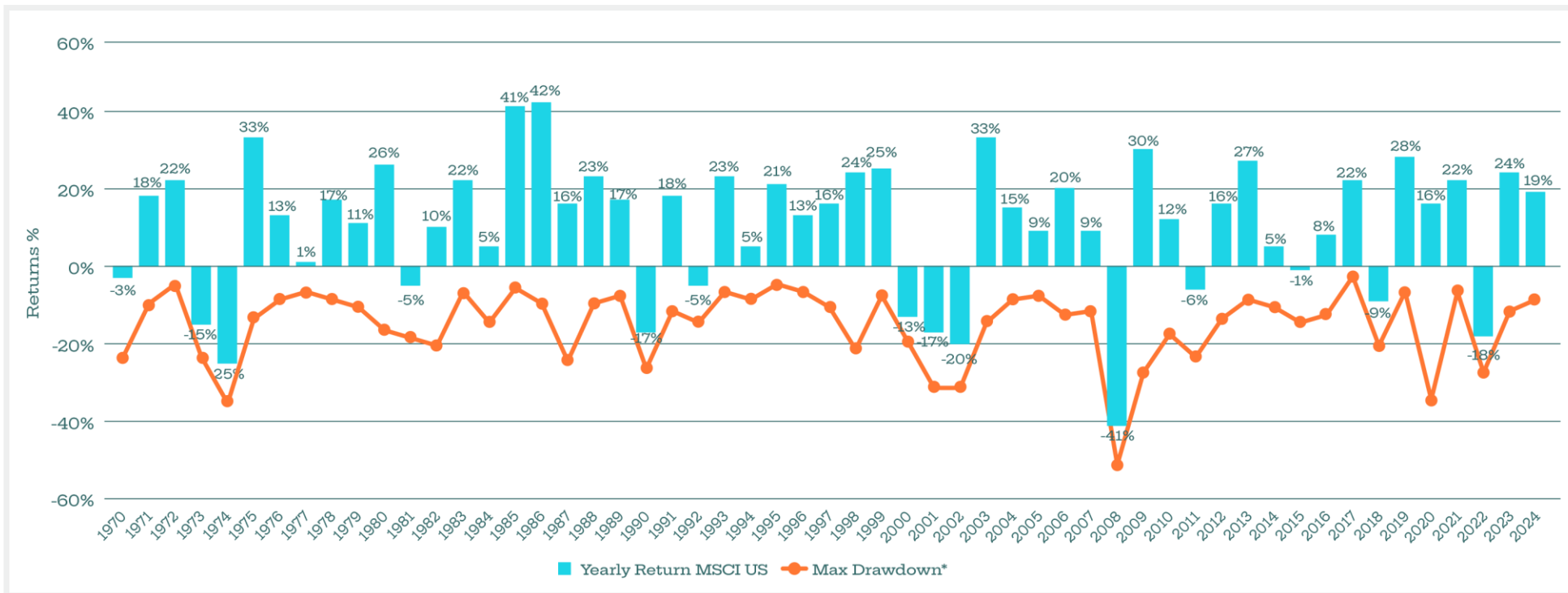


Reason #2
Market falls are a
normal part of
investing.....



Markets go up more than they go down

History shows that at some point in every calendar year the market falls – but markets have gone up more than they have gone down over the longer-term



Source: Bank of Ireland Investment Markets, using MSCI World Total Return (US Dollar) 1970 to 2024. *Max drawdown is the biggest percentage decline an investment experiences from its peak value to its lowest trough before a new peak is reached.

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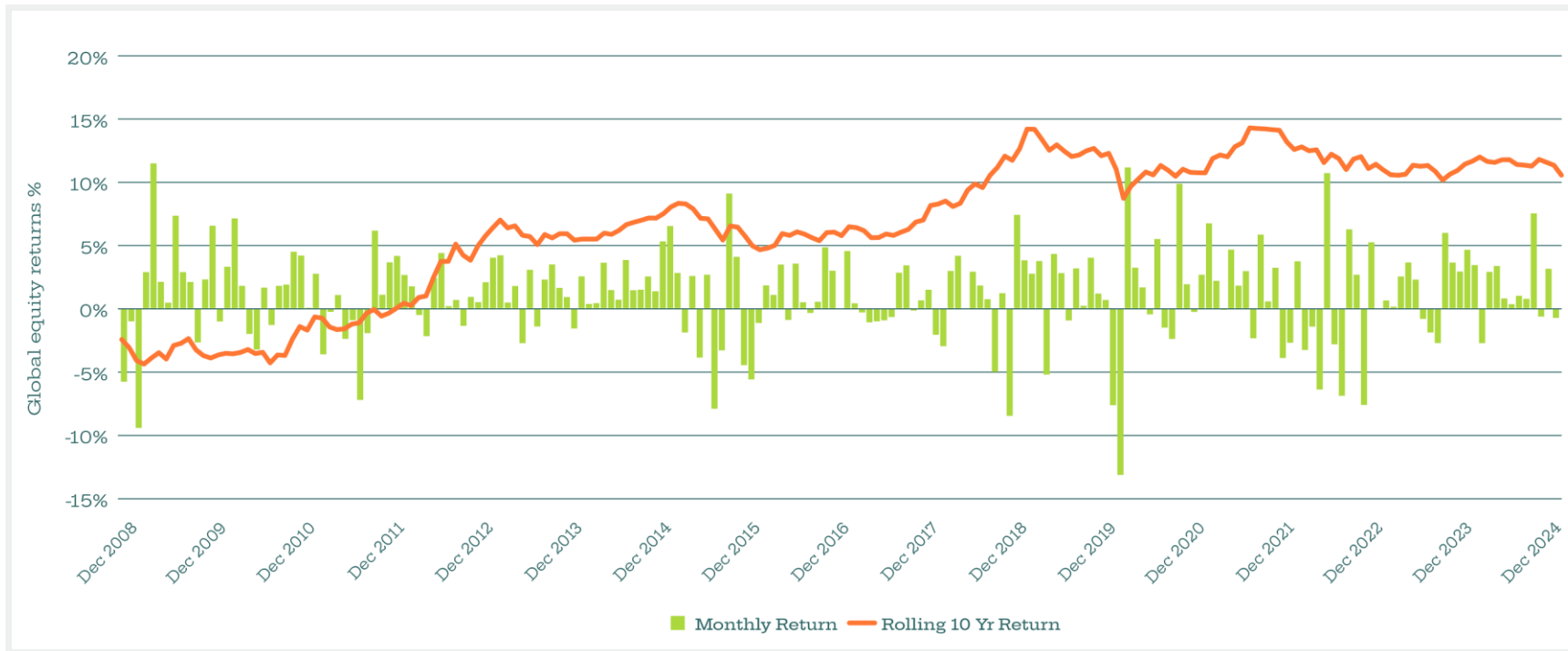
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In the short-term markets can be confusing – lots of ups & downs

However, it's important not to focus too much on the short-term ups and downs of markets and instead to focus on their long-term returns




Rolling 10-year return is more stable than monthly returns (from Dec 2008 to Feb 2025)

Source: Bank of Ireland Investment Markets, using MSCI World (Euro) as a representative basket of global equities. Dates: 31/12/2008 to 28/02/2025

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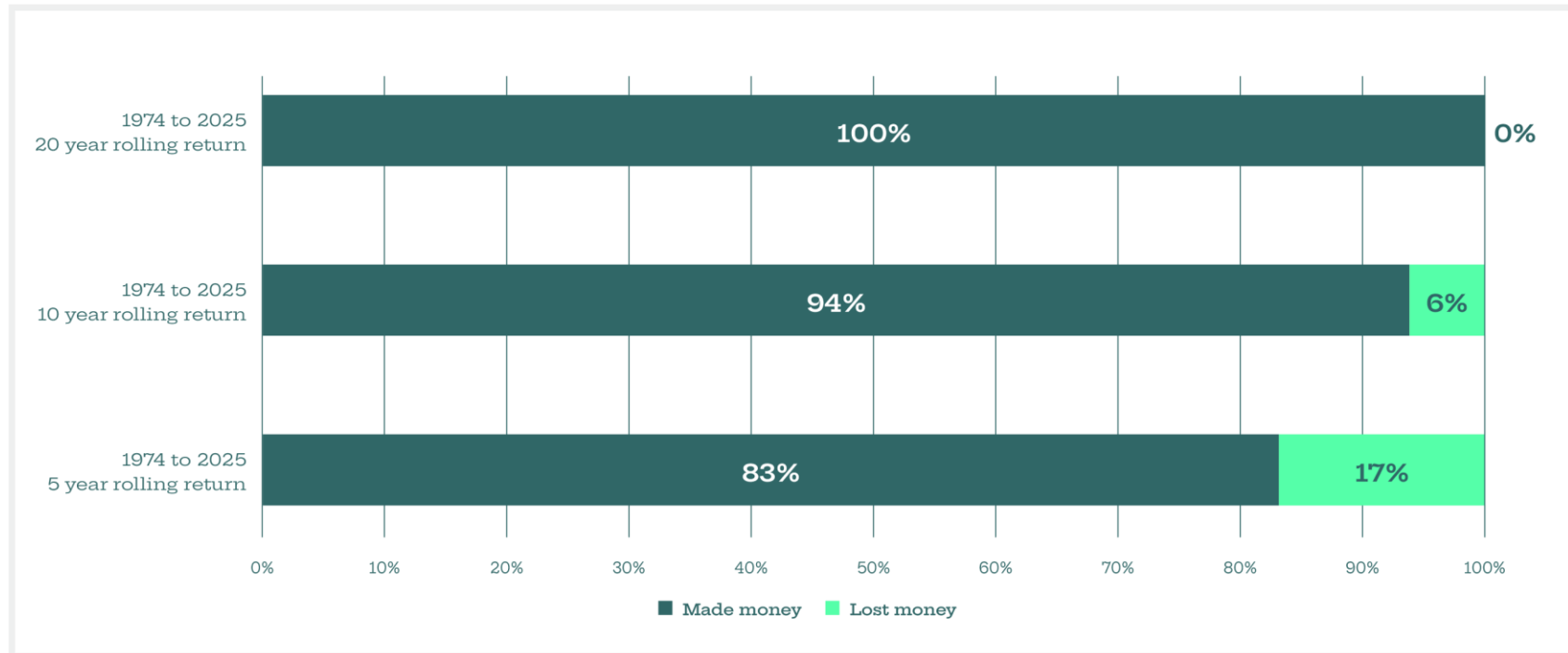
Reason #3

... but the odds of
growing your
money are stacked
in your favour



How long do you need to invest for?

% positive and negative rolling returns from investing in global markets - 1974 to 2025*



To give your money the best chance to grow in value, investing over the longer term is best

Source: Bank of Ireland Investment Markets, using MSCI World Total Return (US dollar), as representative of global markets, *Dates: 29/11/1974 to 28/02/2025. It is important to understand that converted to euro returns would be different.

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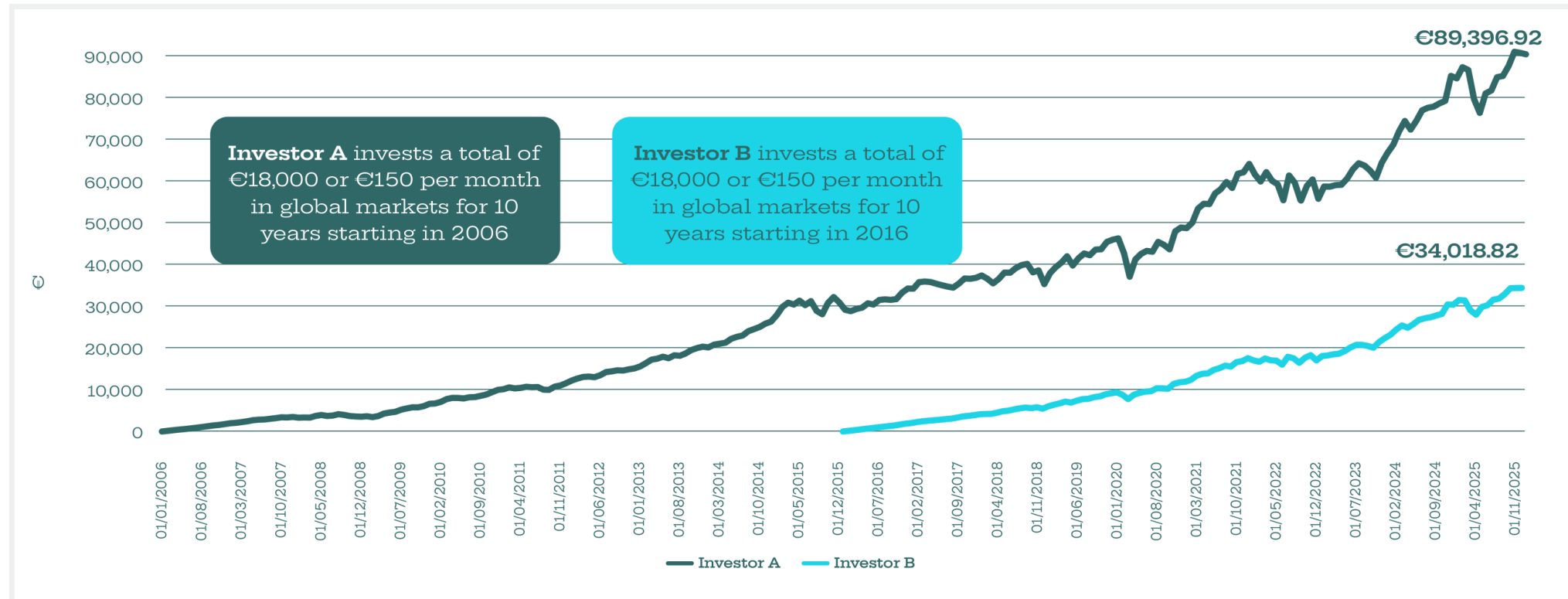
Reason #4

**The sooner you
start to invest the
better chance to
grow your money**



Start investing in markets early

By investing in markets as early as you can, you give your money as much time to grow in value



Source: Bank of Ireland Investment Markets, Feb 2026, using MSCI World Total Return (Euro), Dates: 2006 to 2025

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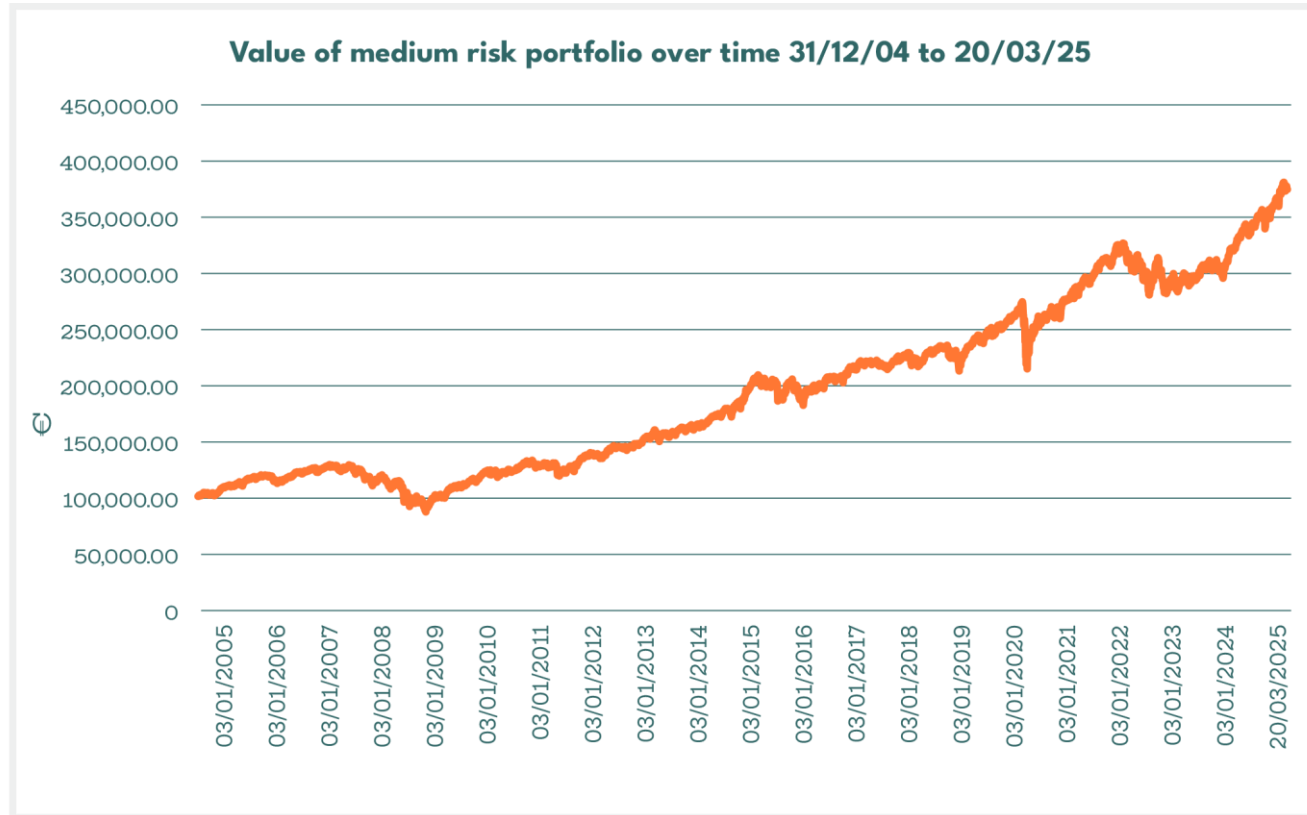


Reason #5

You need to understand risk – to make a potential return you need to take market risk



Understanding investment risk & long-term



How an investment can fall and rise over time

Customer invests €100,000 in Medium Risk portfolio



Date	Invests €	
31/12/04	€100,000	
	Value	Gain / Loss
01/06/07	€128,814.35	€28,814.35
09/03/09	€86,005.97	-€42,808.39
19/02/20	€275,495.31	€189,489.34
23/03/20	€214,896.26	-€60,599.05
Final position on 05.05.25	€359,955.54	

Source: Bank of Ireland Investment Markets, using a medium risk (as rated by New Ireland) portfolio that consists of 60% equities and 40% bonds as the basis for returns. Dates: 2005 to 2025. Returns are quoted gross of tax and charges.

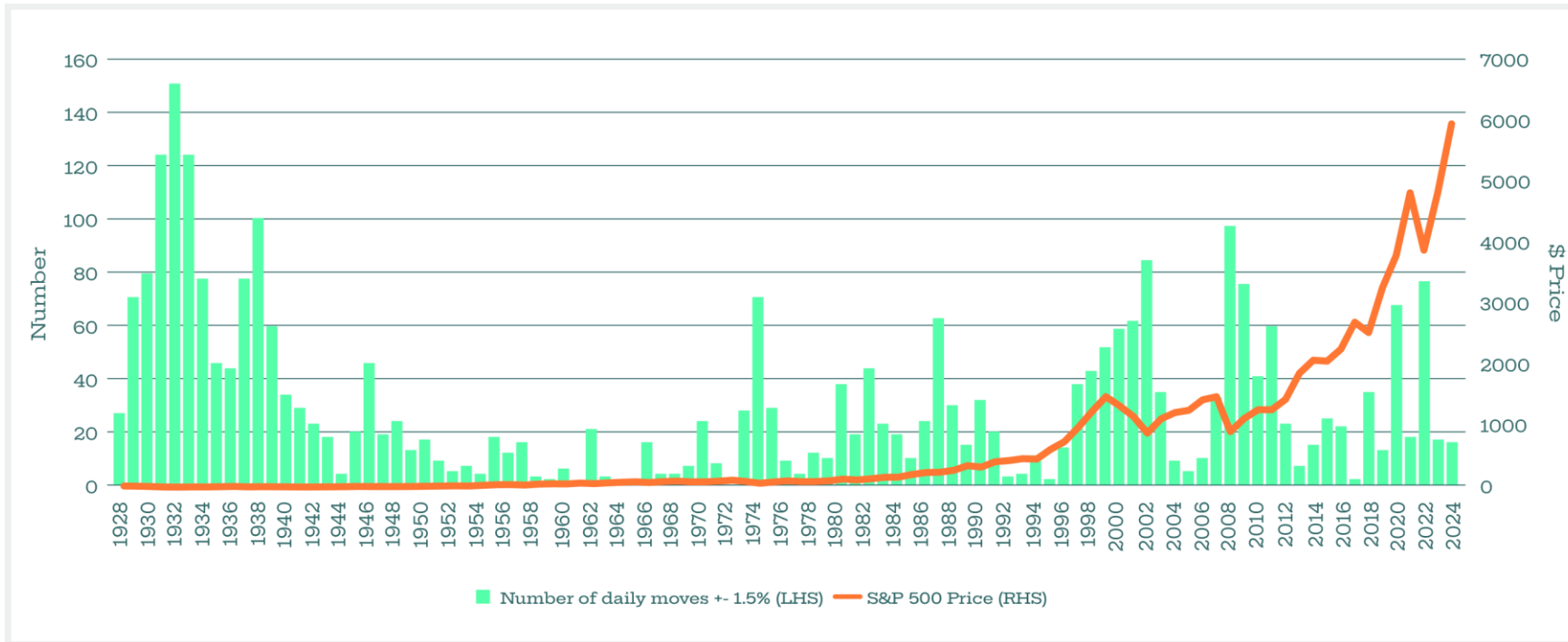
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Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.





Number of US Market Daily Moves Each Year +/- 1.5%

Market volatility often means falling markets



Markets rise and fall over time, to grow your money, where risk appetite and time allows, its time in the markets, not timing, that matters

Source: Bank of Ireland Investment Markets, using the S&P 500 (US Dollars), as the largest US market index Dates: 1928 to 2024. LHS – Left hand side; RHS – Right hand side

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Reason #6

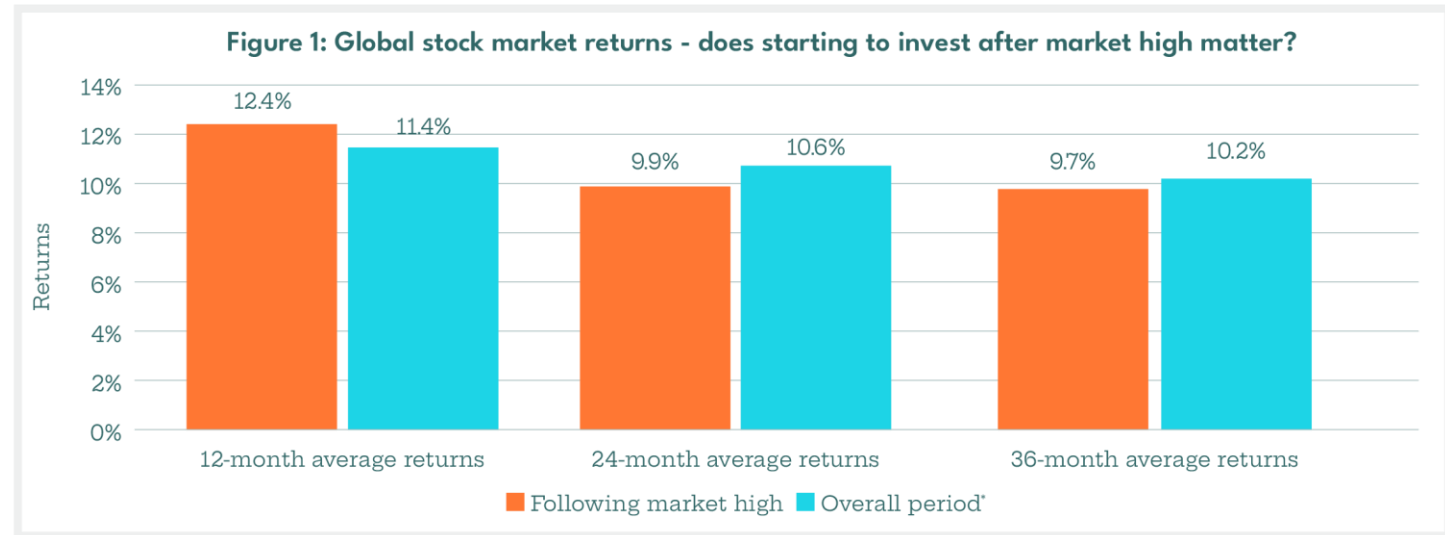
**Don't let market
highs put you off
starting to invest**



Starting to invest after market highs does not hurt returns

Looking back at returns since 1978, the numbers remind us it's 'time in' the markets not timing

There have been **576 months** since Jan 1978 to Jan 2026, and in 192 of them, **33%** of the time, the market closed above its previous month-end high



1. Over any 12-month period over the 576 months, the market returned 12.4% on average.
2. If you invested right after a month-end high, the average 12-month return would have been 11.4%.
3. Stretch the investment timeframe to two or three years, and returns were closer whether you started after a month-end high or not.

Source: Bank of Ireland Investment Markets, Feb 2026, using month-end returns of the MSCI World Total Return Index in US dollars and Bloomberg; data from 31.12.77 to 30.01.26

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Reason #7

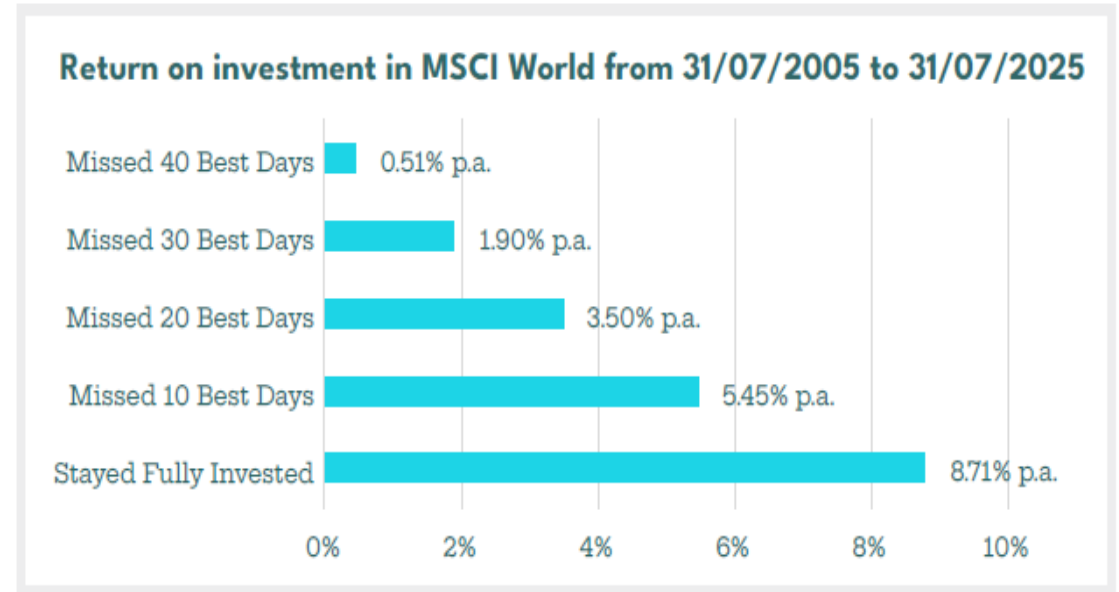
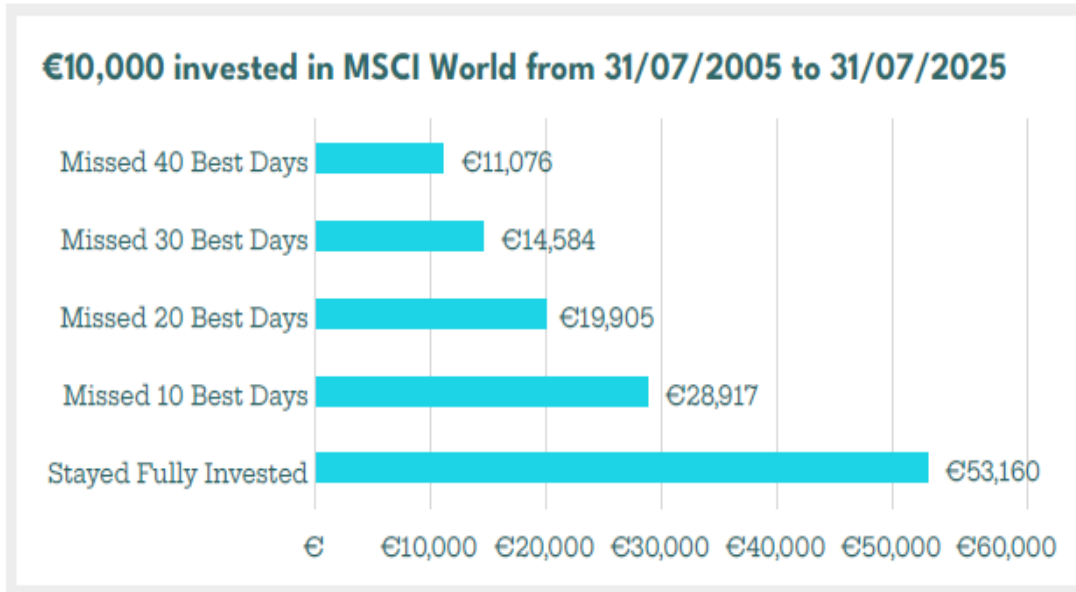
**It's time in the
markets that
matters most,
not timing**



It's time in the markets that matters most

Trying to predict the best time to buy-in and sell-out of the market, may actually see you miss the market's biggest gains.

Below we show the impact of missing the best days, defined as best days of return on investment, on returns over the last 20 years in two scenarios:



Source: Bank of Ireland Investment Markets, MSCI, August 2025 using MSCI World Index in Euro has been used as a representative of the global stock market.

Key is sticking to your long-term plan

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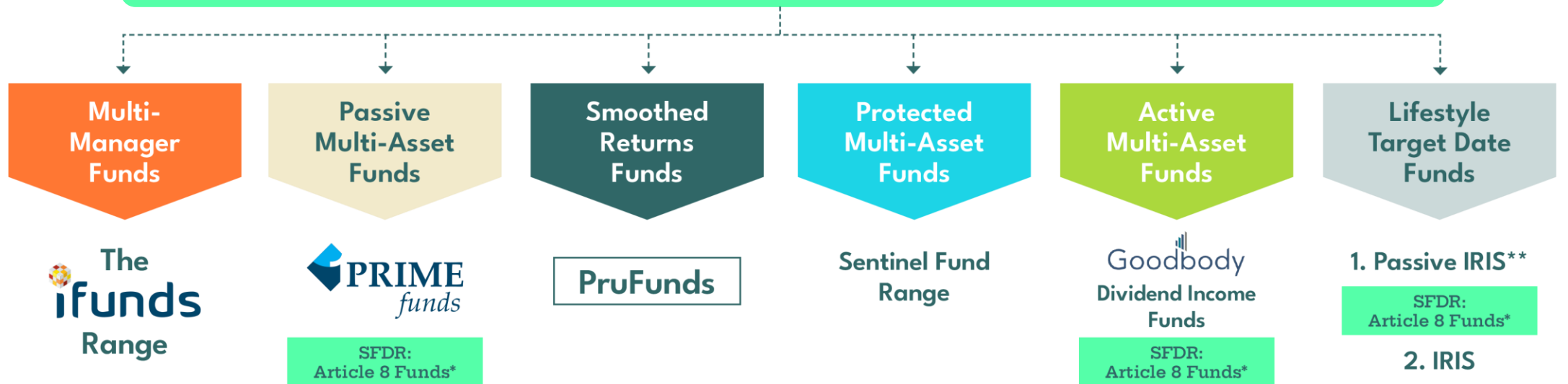


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Warning: The value of your investment may go down as well as up.
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