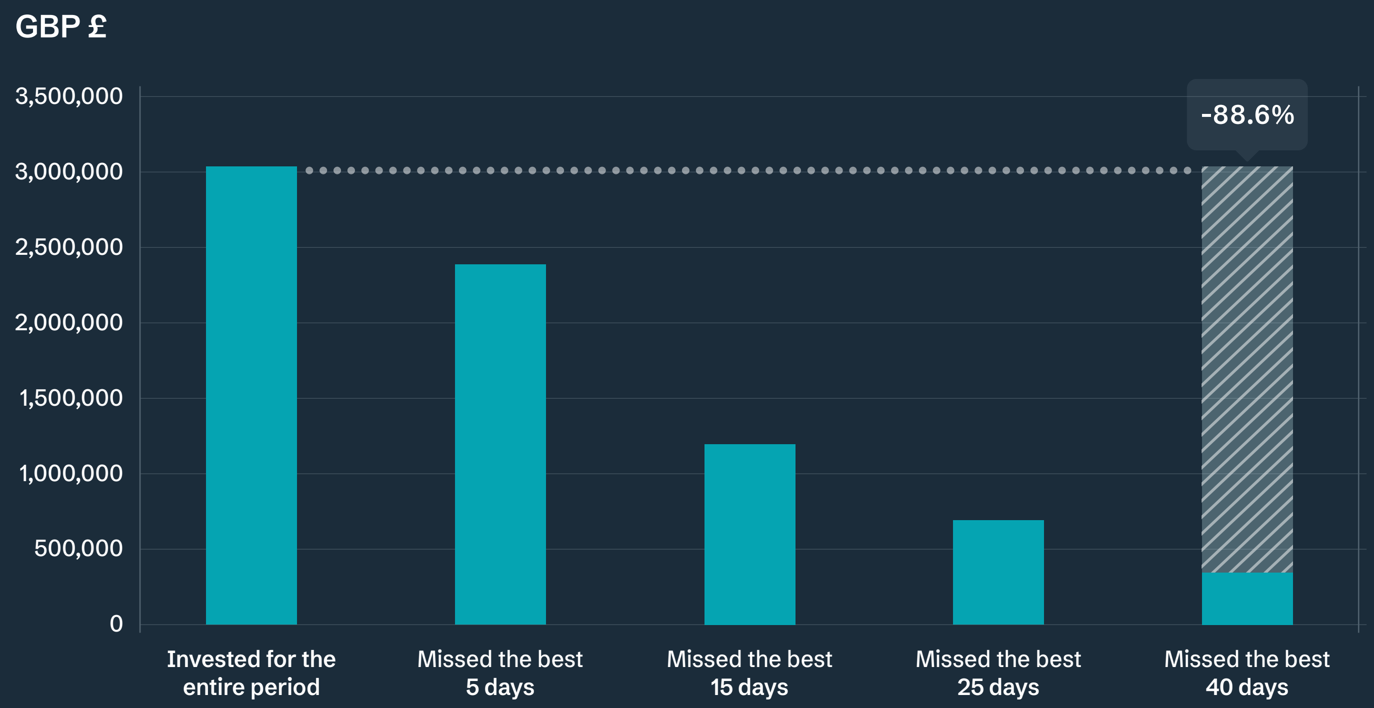
Investment Explainers

Stay invested: The cost of missing out on the market's best days

Watching investments go up and down can be stressful. Whilst it might be tempting to withdraw your money when market volatility hits, it's important to understand the impact it could have on your overall returns.



Source: S&P500, Aviva Investors

This chart shows the cost of missing out on the market's best performing days over the last forty years.

For example, if you invested £100,000 in 1984 and left your portfolio untouched, it would have grown over time to be worth £3,044,157.

On the other hand, if you had pulled your investments as a reaction to market volatility and ended up missing the market's best fifteen days, it would be worth £1,198,895.

If you missed the best forty days, it would be worth **almost 89% less** than if you'd left it – only £346,043.

Key takeaways

- Don't react to short-term market volatility by pulling your investments
- Missing out on the market's best-performing days could significantly impact your overall returns
- Staying invested through ups and downs gives you a better chance to reach your long-term goals.

- Past performance is not a reliable indicator of future performance.
- The value of an investment and any income from it can go down as well as up. Investors may not get back the original amount invested.
- The information provided is for illustrative purposes only and should not be construed as an investment recommendation.

Important information

764900 - 30/06/2026

Contact us

80 Fenchurch Street,
London EC3M 4AE

enquiries.uk@avivainvestors.com

avivainvestors.com