

SUCCESSFUL INVESTING IN PICTURES

Seven visual lessons for financial success

Marketing material

2026

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The investing world is full of people looking for shortcuts to quick riches.

However, rather than short-term tactics that may or may not lead you to success, at Verum we believe that a proper understanding of a few key fundamental principles will stand you in good stead on your journey towards financial independence.

Guiding families on this journey is Verum's reason for being.



01

FIGHT THE WORRY

On any given day there are countless reasons to be pessimistic about the world, and the mainstream media delights in bringing these to your attention.

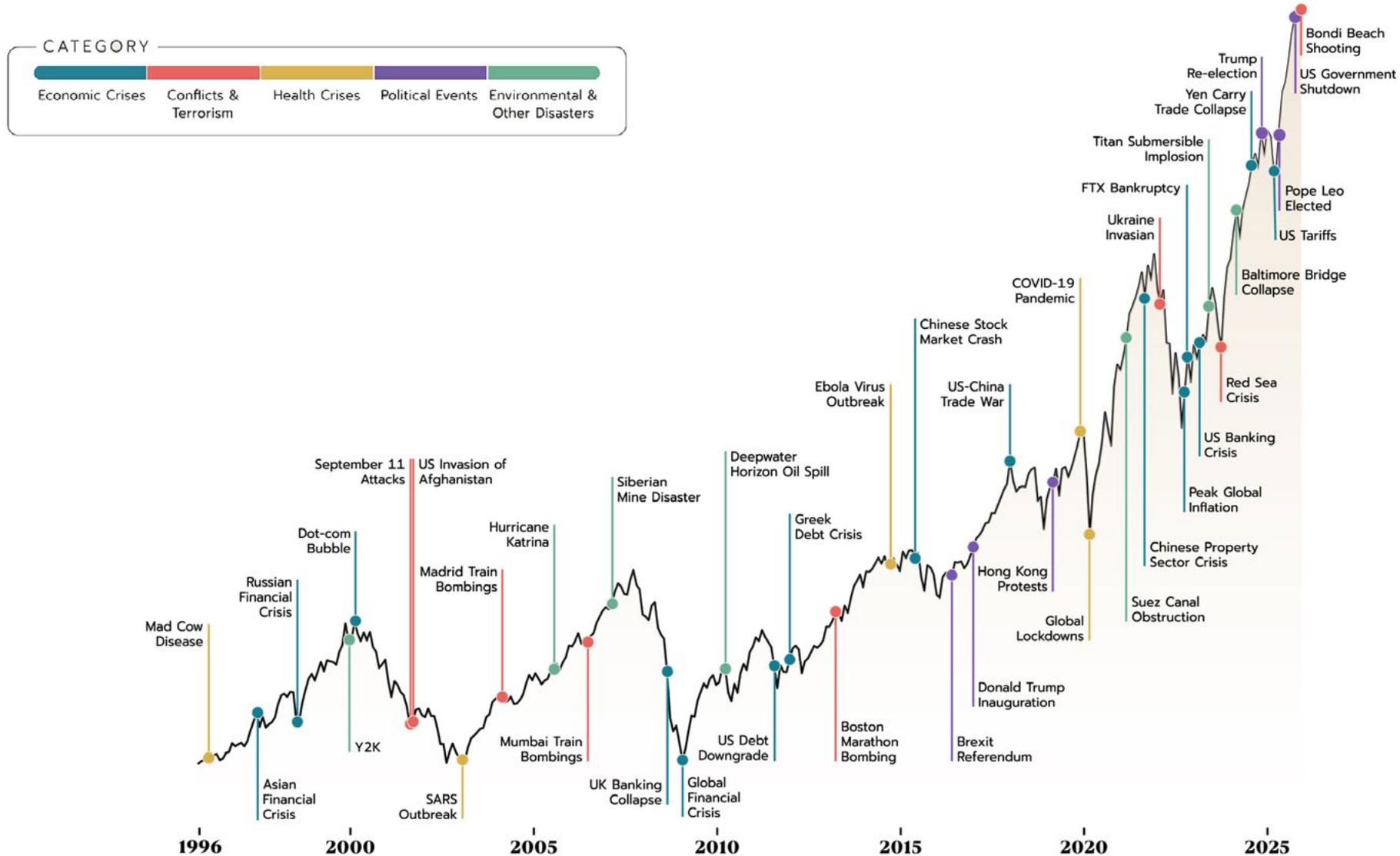
While it's easy for this negativity to affect our perception, we encourage you to remember that the world has never been a better place, despite our current problems.

Despite wars, recessions, stock market declines and a pandemic, the market continues to climb a Wall of Worry. If history is a guide, optimism is the only realism.

When the next crisis arrives, fight the worry.



01 FIGHT THE WORRY



Source: MSCI, Humans under management. Returns are based on the MSCI world index from January 1996. For illustrative purposes only.



02

KNOW THE ENEMY

The only sane definition of money is purchasing power, the ability to buy the same amount of goods in the future as you can today.

The number one enemy on your financial journey is the financial dragon called inflation – the silent but steady increase of prices over time.

Is your money invested in assets that will defeat this enemy?



02 KNOW THE ENEMY

£10

As an asset, cash is certainly not king

Over the last 30 years (the length of an average retirement), the purchasing power of a £10 note has more than halved.



£4.77

03

CHOOSE YOUR GAME

The financial markets consist of millions of participants, and they're all playing a different game.

The professional short-term trader with hopes of a year-end bonus does not have the same goals as a long-term investor investing for their financial independence.

Carefully decide what game you are playing and then ruthlessly eliminate all information that does not apply to you.

The monthly market returns are irrelevant – do not let them distract you from the wonders of long-term investing.



03 CHOOSE YOUR GAME

HISTORICAL PROBABILITY OF A POSITIVE RETURN



04

OWN, NOT LOAN

If you define risk as the probability of running out of money rather than the chance of short-term market volatility, you will approach your investment strategy differently.

Understand how different asset classes perform over time and make sure to include those that will help you to secure a lasting retirement income.

Investing in equities (the Great Companies of the World) will make you the owner of great businesses, which has historically led to rising dividends and rising capital values.

Investing in government and corporate bonds will make you a lender, as such you will receive a fixed income and no increase in capital.



04 OWN, NOT LOAN

ANNUALISED REAL RETURNS



05

PAY THE PRICE

Being a mature long-term investor comes at a price.

Not a financial price, but an emotional one. You will be forced to endure frequent, but temporary, declines in the market value of your assets.

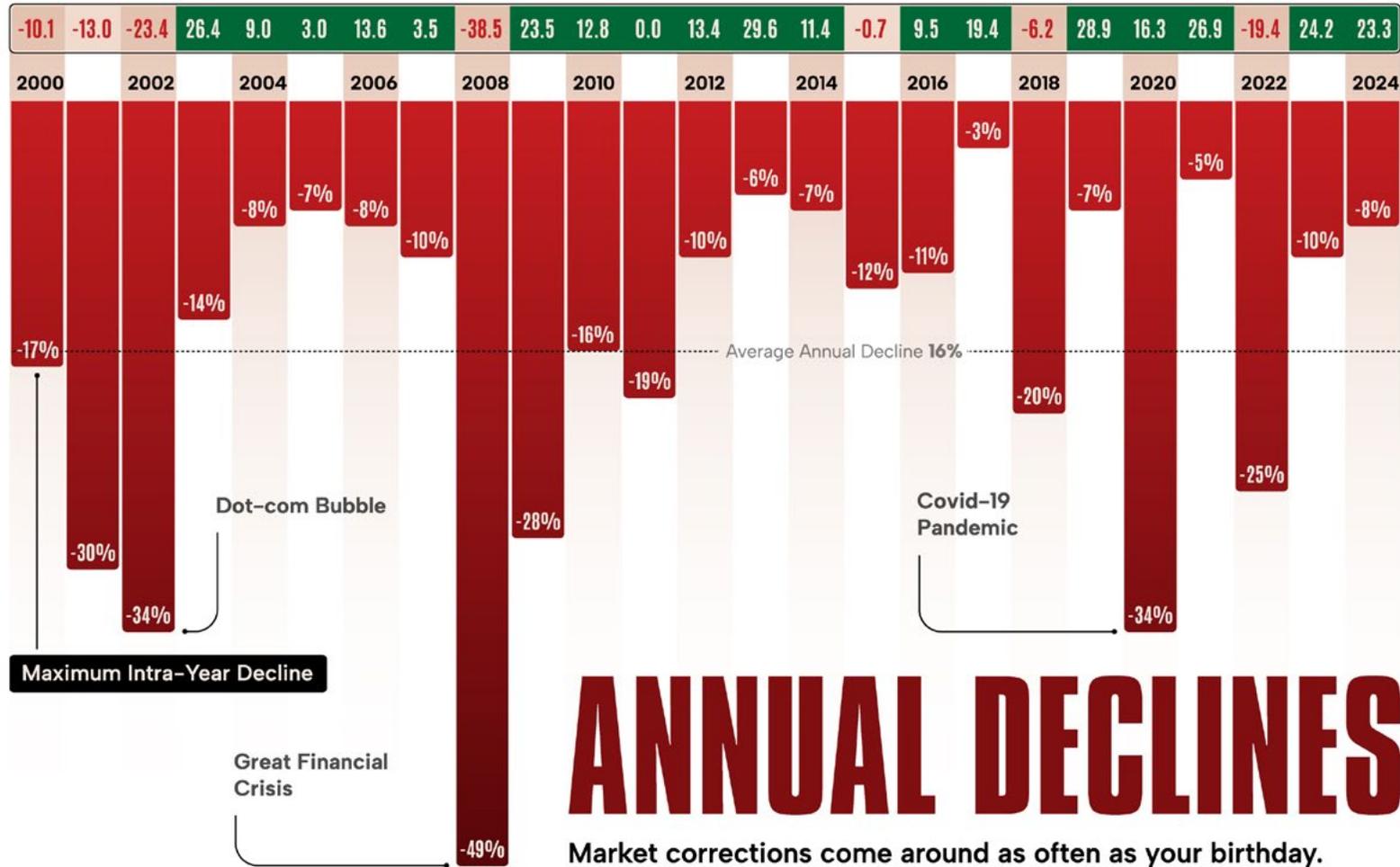
Your reward? Potentially life-changing returns of being an owner of the Great Companies of the World.

Can you pay the price?



05 PAY THE PRICE

Calendar Year Return (%) Despite these temporary declines, the S&P 500 grew from 1,469 on 1 January 2000 to 5,881 on 31 December 2024.



Source: Fund analytics, Humans under management. Returns based on the S&P 500 price index from 2000, excluding dividends.



06

TURN OFF THE NOISE

During times of financial uncertainty, you will be overwhelmed by the mainstream media trying to derail your long-term financial plan.

The risk is that you abandon your perfectly-crafted globally-allocated portfolio for the comfort of short-term "safety".

Do everything you can to turn off the media noise. The companies you own are continually innovating, finding ways to navigate the challenges of the day.

You're an investor, not a speculator.



06 TURN OFF THE NOISE



Source: Time magazine, MSCI, Humans under management. Chart is based on MSCI world price index from January 1995 to December 2024.



07

STAY THE COURSE

Using history as our guide, the best way we know to capture the full returns of the equity markets is to stay invested.

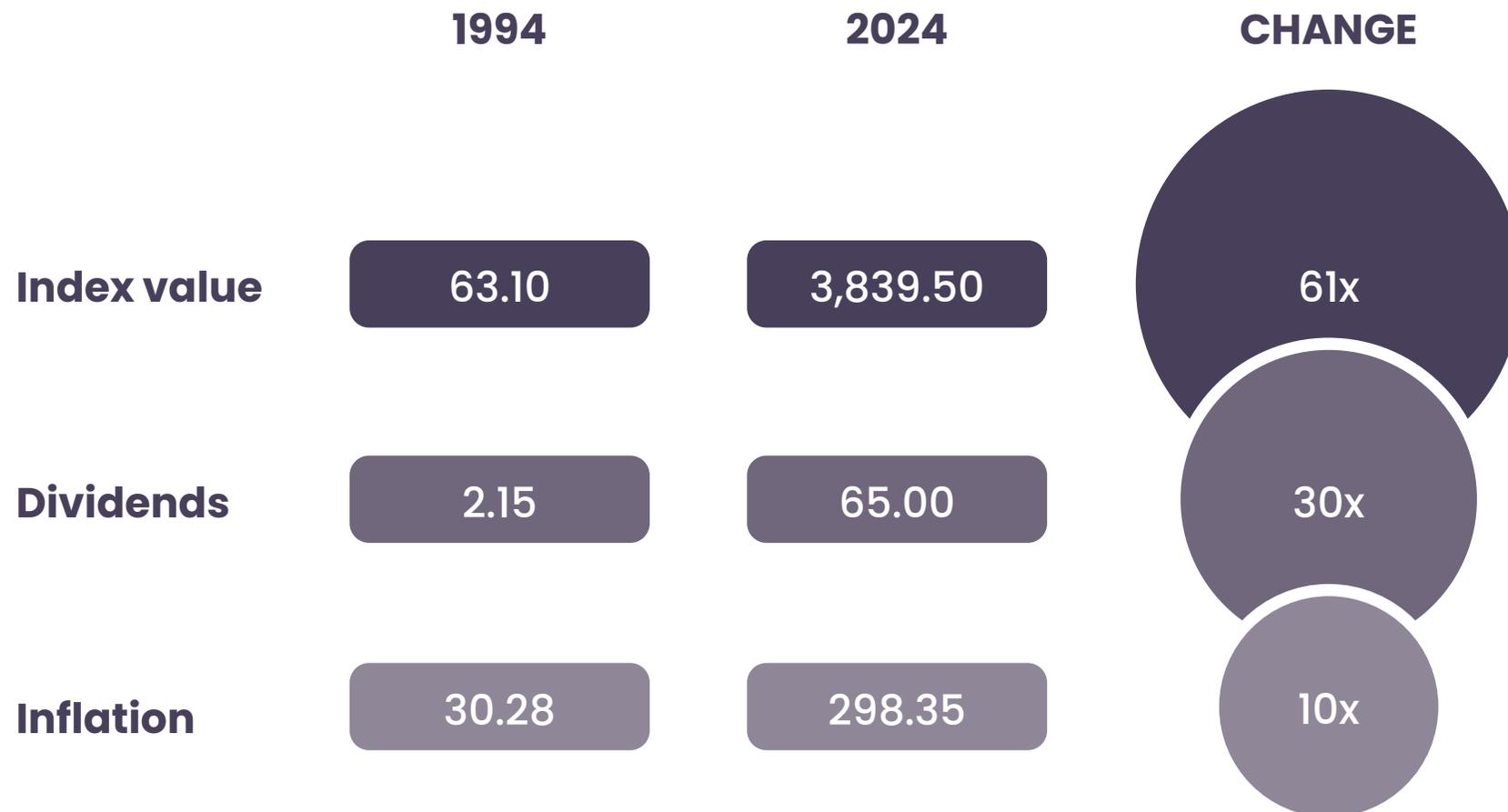
There will be many obstacles on your journey, but it is a journey worth taking. Your discipline and patience should be rewarded.

In a world obsessed with instant results, you should have the last laugh.

Enjoy the ride!



07 STAY THE COURSE



Source: U.S Bureau of labour statistics, Stern school of business at New York university, Humans under management. Market data is based on the S&P 500 index from the end of 1994 to the end of 2024.



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Registered in England & Wales – Company No: 13864064

Version 01 – Feb 2026

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