

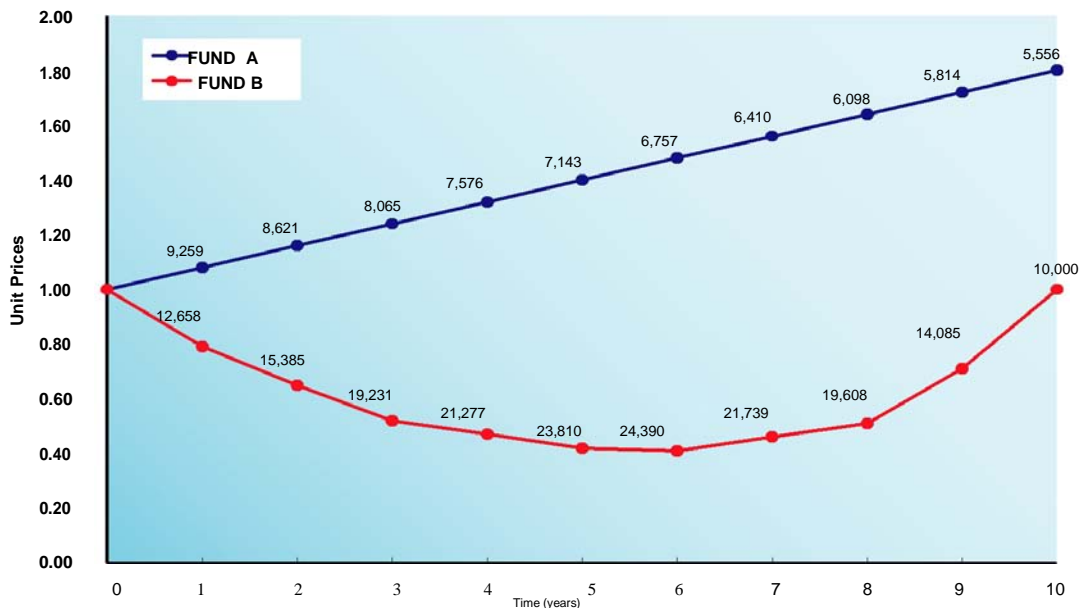
# Regular Savings

## How to make Gains from a Falling Market

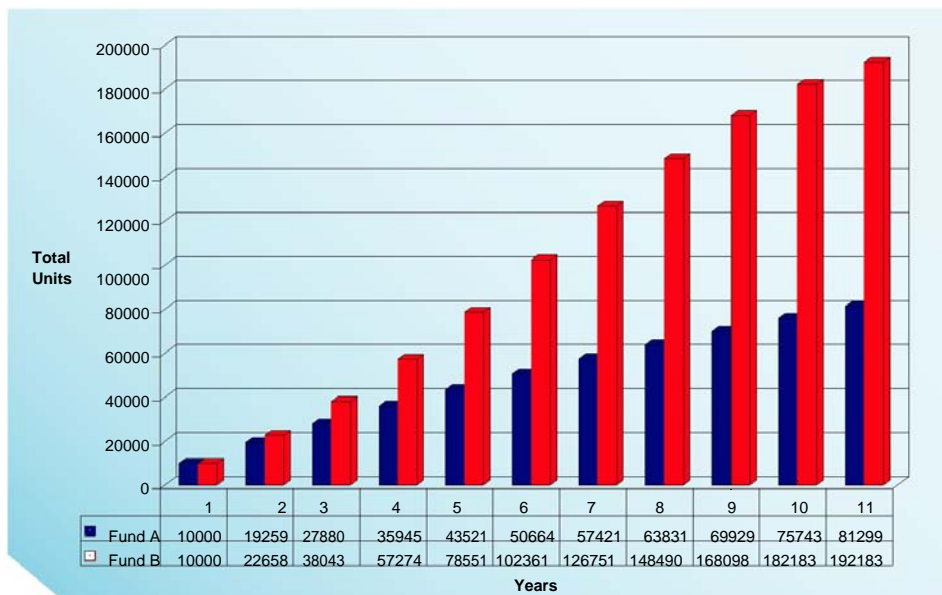
It is generally considered that in order to make gains from a unitised investment, the value of your units must constantly rise - but is this always the case?

### See for yourself...

The graph shows the number of units purchased by an annual contribution of £10,000 in two example funds - Fund A where the price rises steadily and Fund B where the price falls and then recovers to its original level.



Gains are made from the falling market because your contributions buy a larger number of units as the prices of these units have decreased. This means that each year a larger number of units are added to your contract:



These units then benefit from the potential market upturn which follows, giving you a greater investment value:

Fund	Total No. of Units	Initial Unit Price	Final Unit Price	Total Investment Value
A	81,299	1.000	1.800	£146,338
B	192,183	1.000	1.000	£192,183