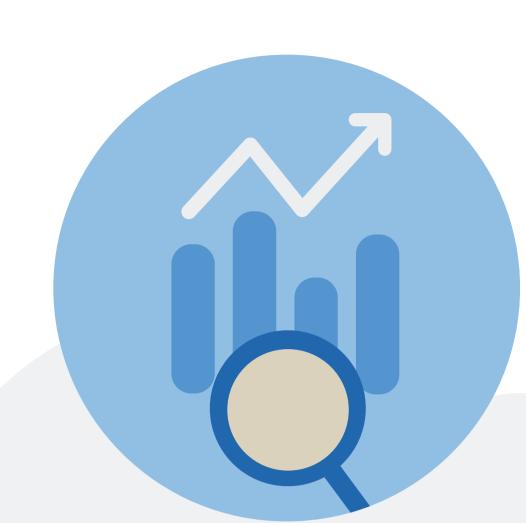


Managing the ups and downs of investing



We see that from time to time equity markets can fall quickly. This is part of the normal journey for a long term investor – but during these times it can make us feel worried, concerned or even want to stop investing altogether.

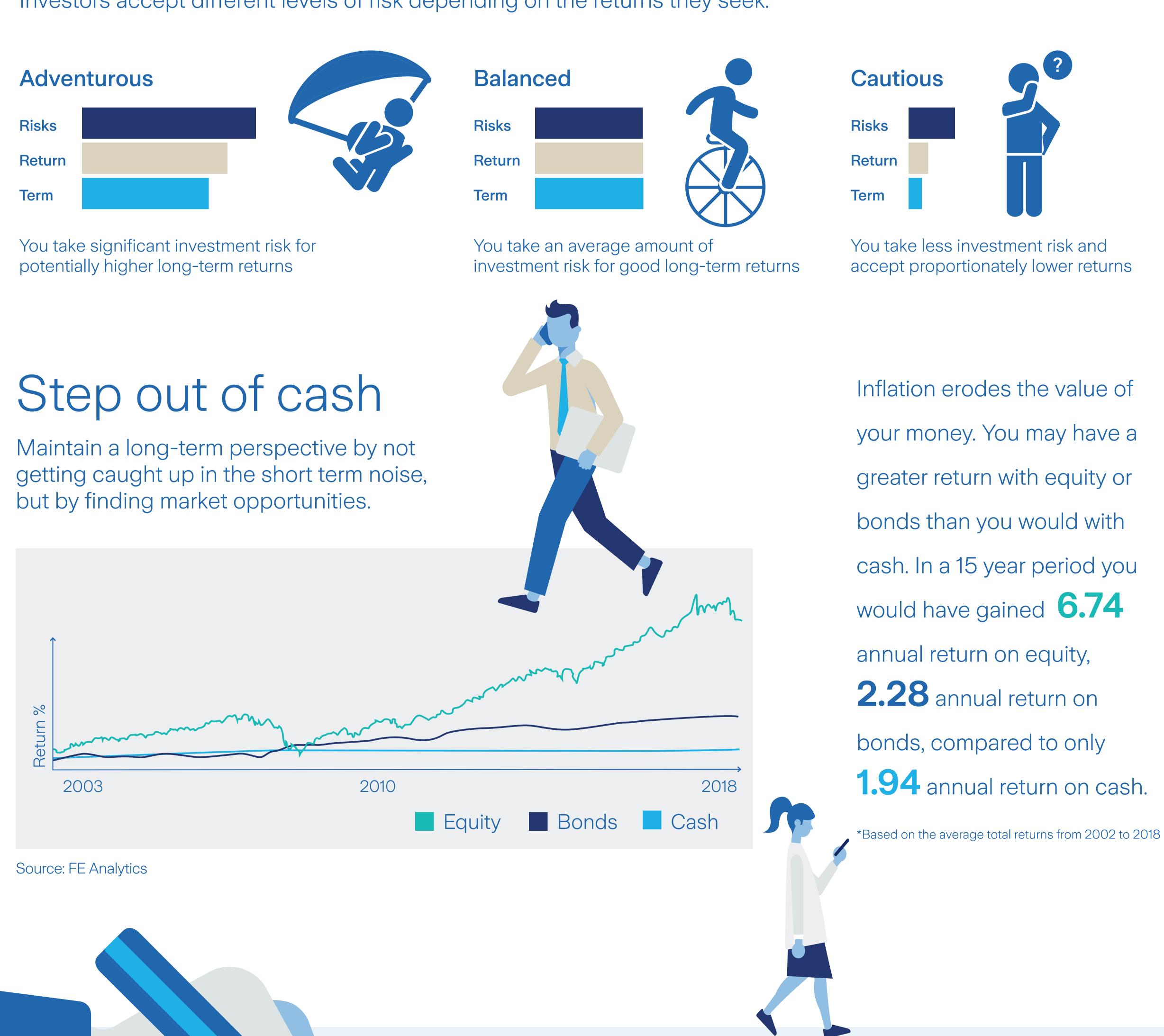
With this in mind, we take a look at the past and highlight what lessons we can learn for the future. Although these tips may be of most use when the market outlook is uncertain, some general principles of investment may be helpful as you put your financial plans in place.

Define your goals These fundamental principles

of investing will help you navigate risk and volatility and take a step closer to realizing your aspirations.



Understand your appetite for risk Investors accept different levels of risk depending on the returns they seek.



Long Term Investment Plan In the long term even major market fluctuations become a blip across the landscape of your investment

Stick with a

plan, and short-term declines should not detract from the potential of the market to help you achieve your investment goals. Diversify to manage risk

you can significantly reduce your risks.

the most of your investment plan.

Investors often buy here,

Overcome the common

information

to make future

investment obstacles

For inexperienced investors, there are often

a number of hurdles to overcome on the

path to financial success.

Being influenced by

the content in which



High Diversity

Don't miss

the sale at

Avoid the

high prices!

Low Risk

Low Diversity Average Diversity

High Risk **Average Risk**

By diversifying your portfolio across assets, sectors and markets,



...and sell here

panic when prices drop...

They often only buy

and end up 'locking

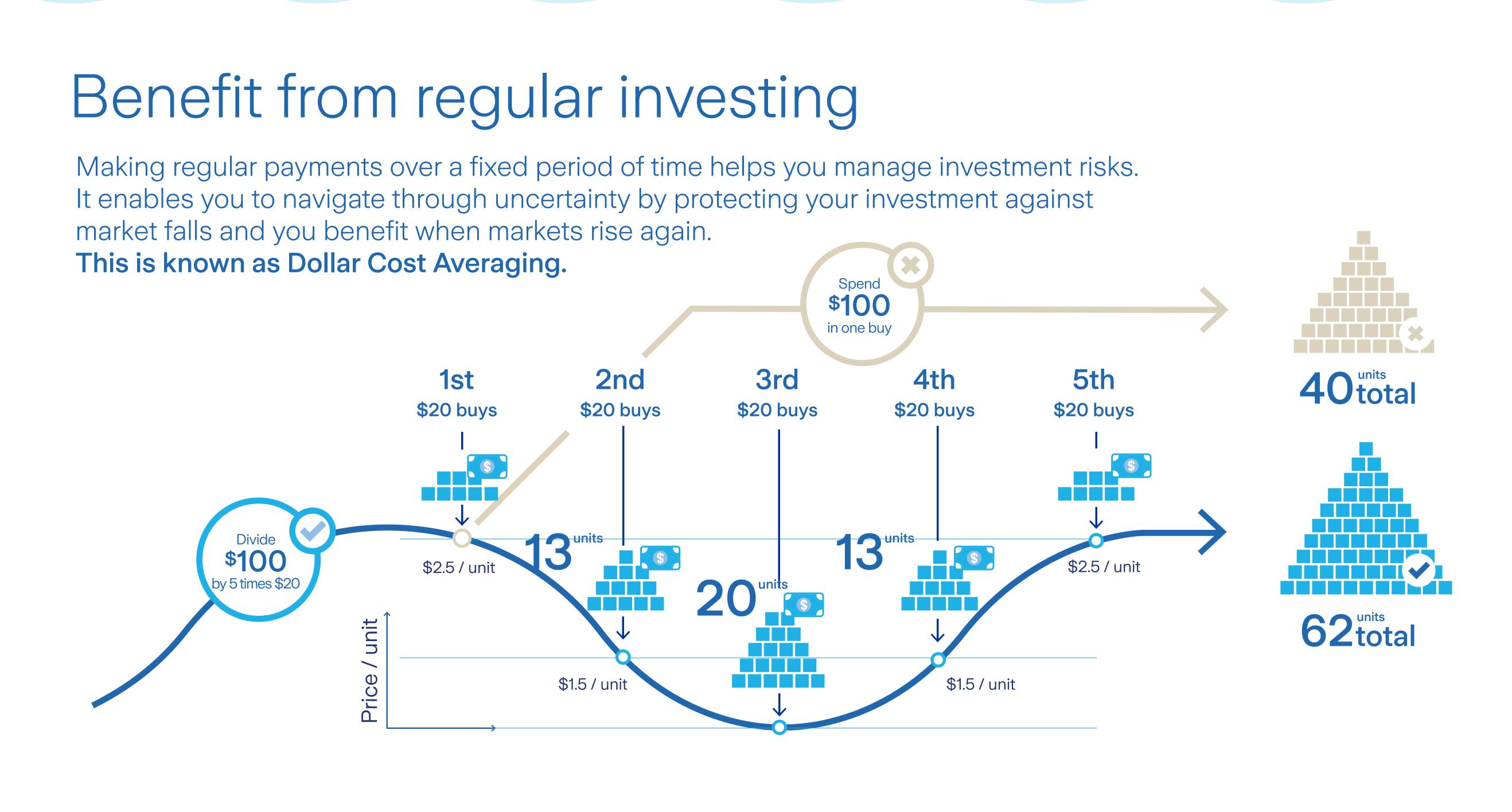
Don't miss the opportunity

of cheap prices...

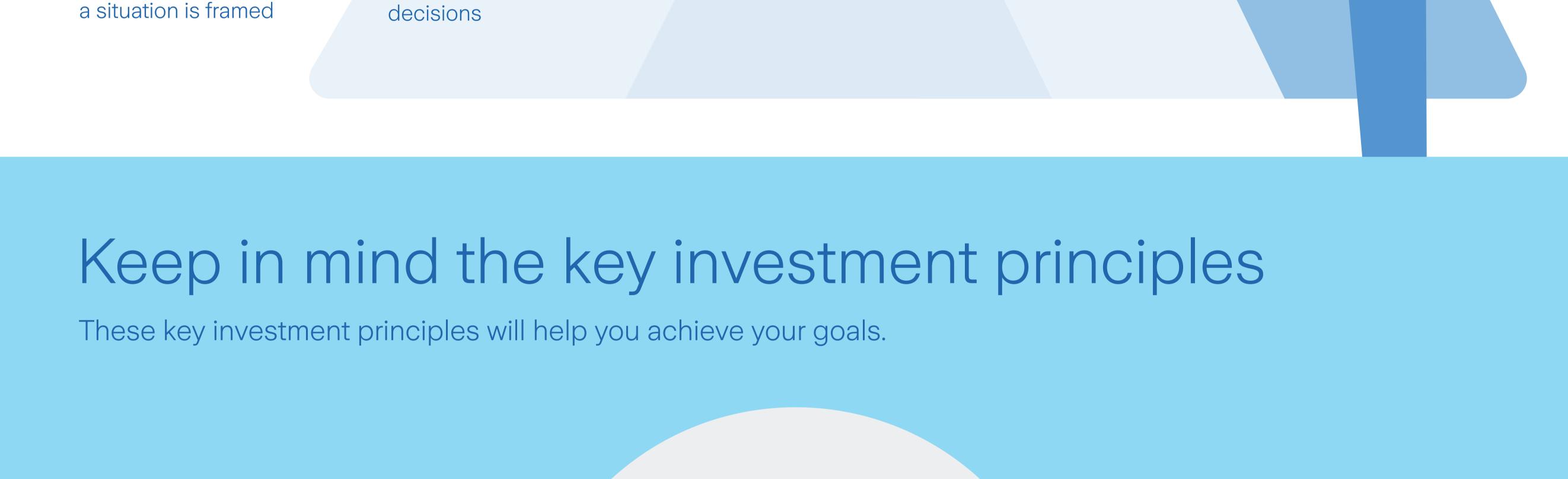
again when prices

start to increase

in' their losses.







and general opinion

Determine



Remember to speak with your financial professional,

stay informed and stay focused.