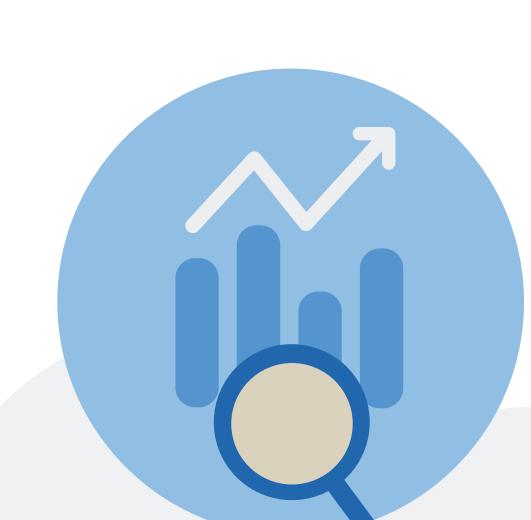


Managing the ups and downs of investing



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

Adventurous

MSCI World TR (357.70%)

06.01.2003-06.01.2023 Data from FE fundinfo2023

Risks

Return

Term

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.

Balanced

Risks

Return

Term



accept proportionately lower returns Inflation erodes the value of your money. You may have a greater return with equity or bonds than you would with cash. In a 20 year period you would have gained 7.90 annual return on equity, 2.81 annual return on bonds,

You take less investment risk and

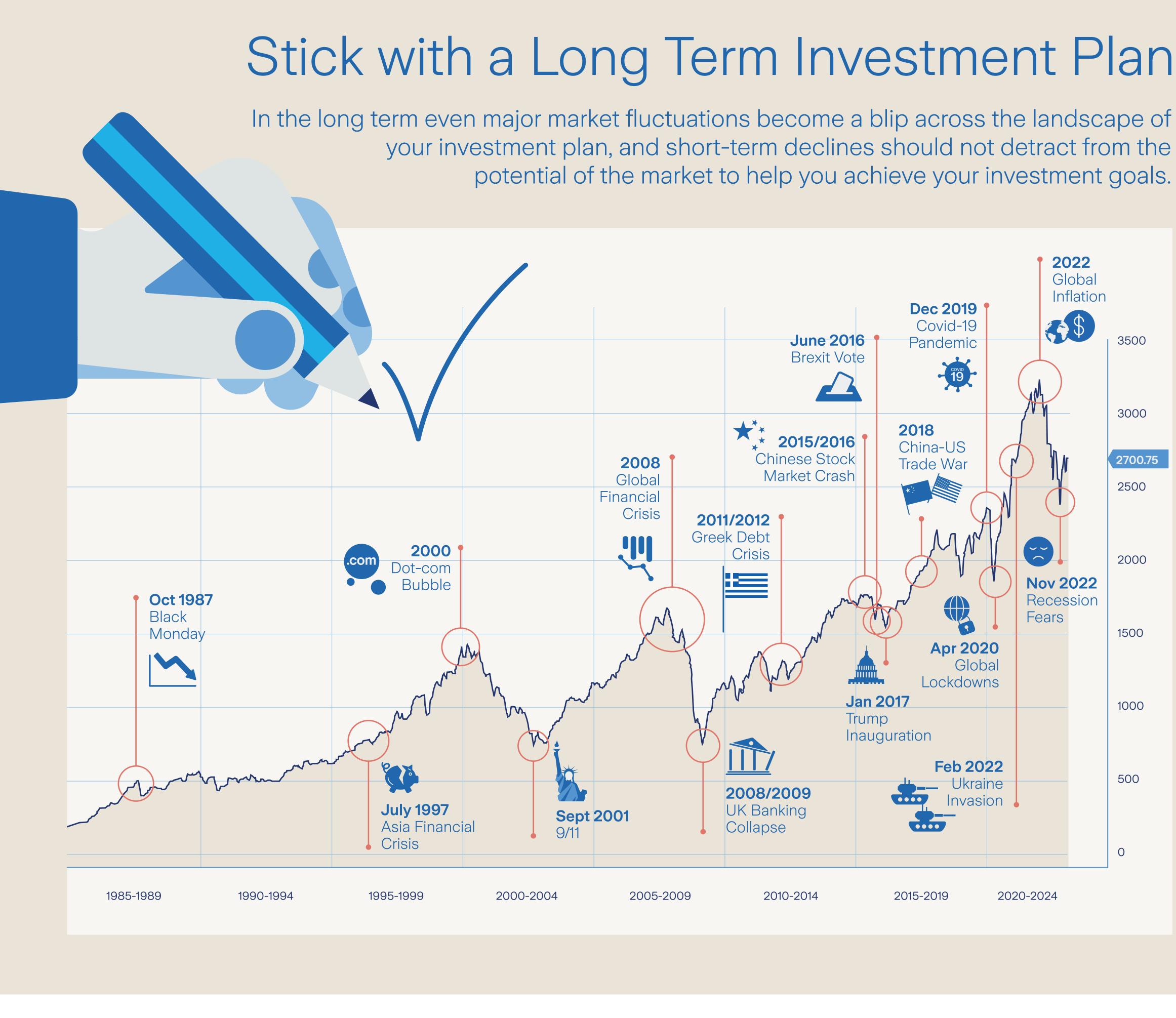
Cautious

Risks

Return

Term

compared to only 1.29 annual return on cash. *Based on the average total returns from 2003 to 2023



Low Diversity Average Diversity High Risk **Average Risk**

you can significantly reduce your risks.

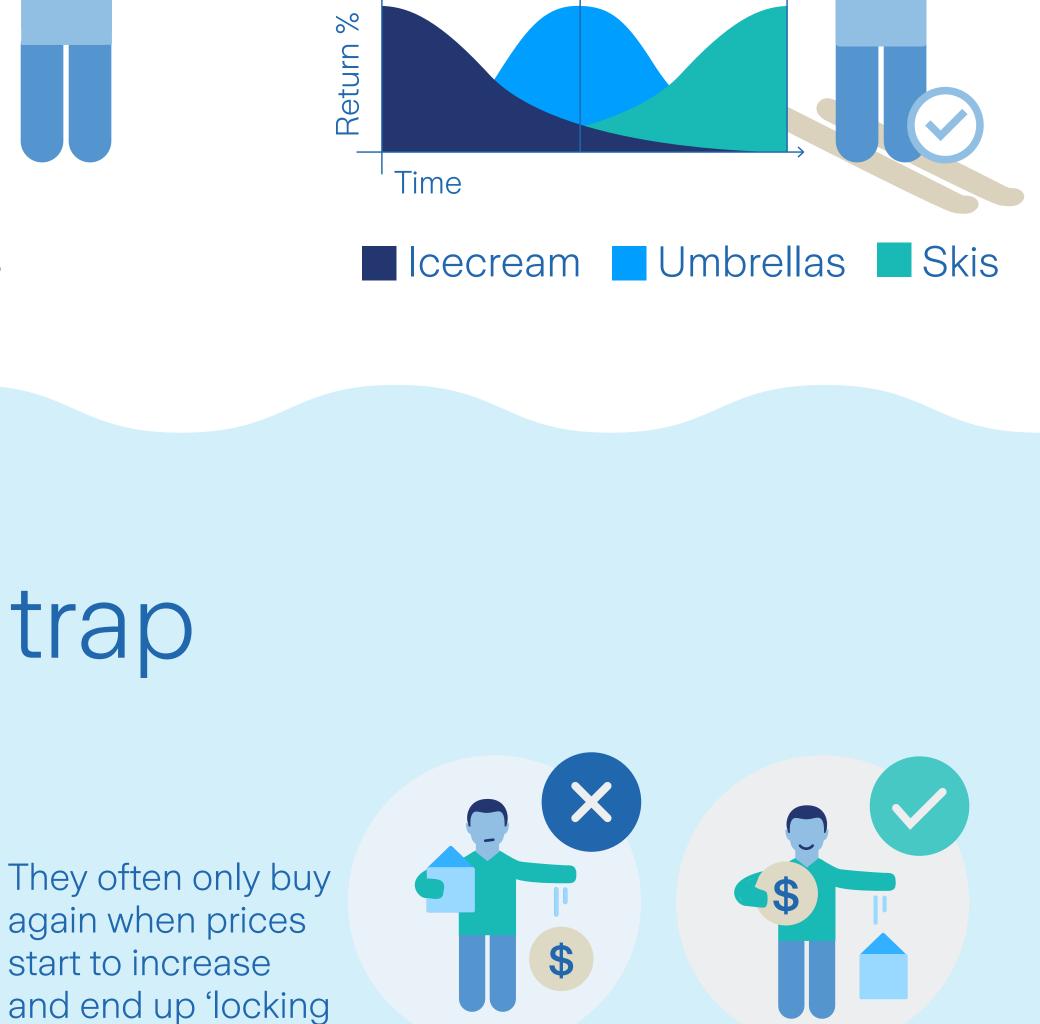
Diversify to manage risk

By diversifying your portfolio across assets, sectors and markets,





panic when prices drop...



Don't miss

the sale at

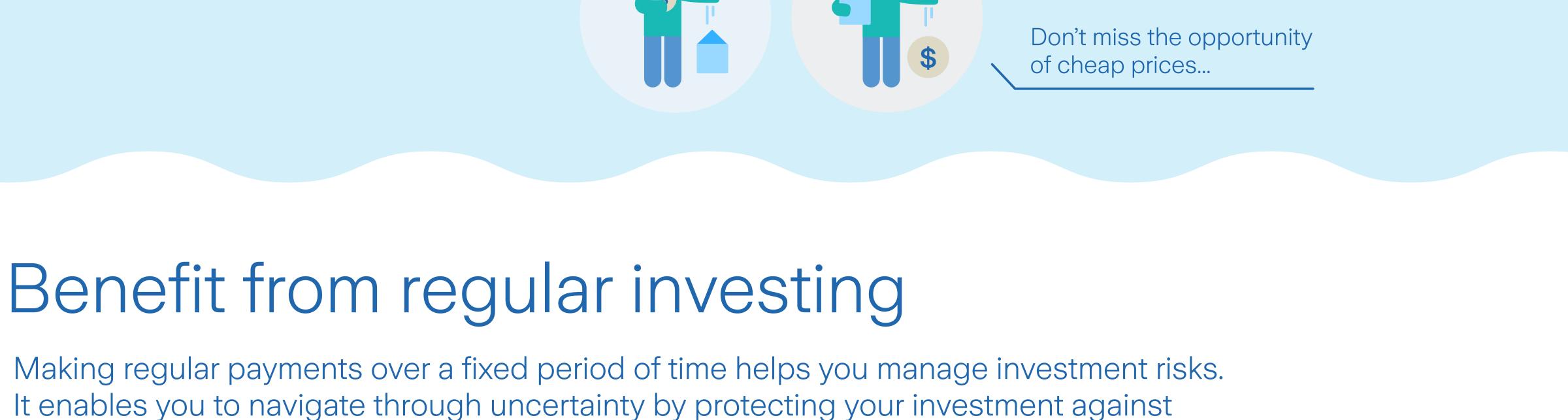
40 total

high prices!

High Diversity

Low Risk





Spend

\$100

in one buy

4th

\$20 buys

avoiding potential

long term gains

5th

\$20 buys

\$2.5 / unit

3rd

\$20 buys

2nd

\$20 buys

...and sell here

in' their losses.

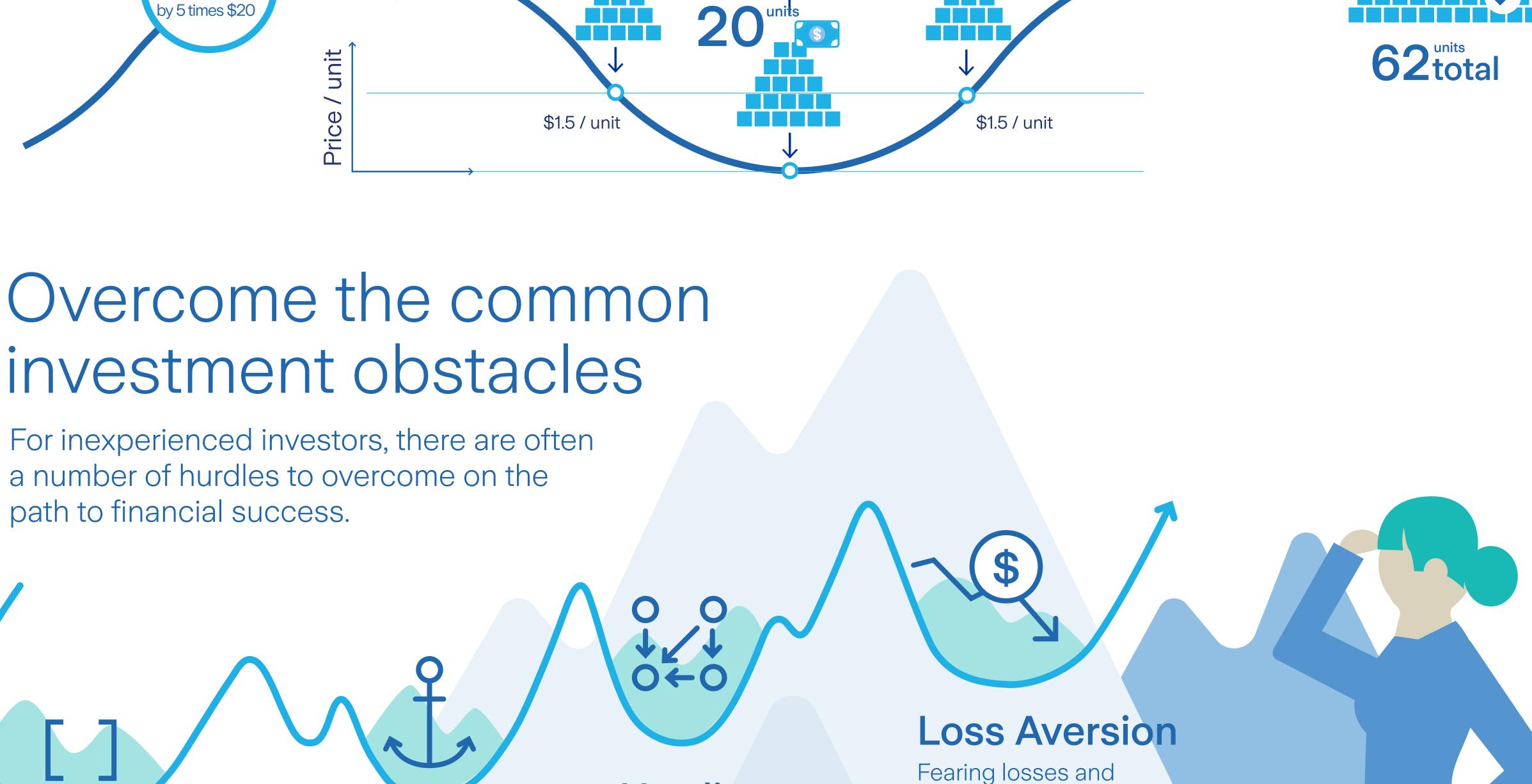
Divide 13 units \$100 \$2.5 / unit

1st

\$20 buys

market falls and you benefit when markets rise again.

This is known as Dollar Cost Averaging.



Herding

Reacting based on

current market trends

and general opinion

Framing

Being influenced by

the content in which

a situation is framed

Anchoring

Using past

information

decisions

to make future

Keep in mind the key investment principles



Remember to speak with your financial professional,

stay informed and stay focused.