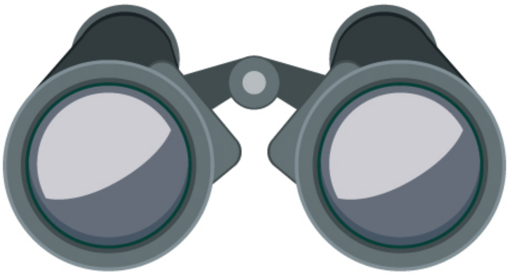
Staying the Course

KEEPING STEADY DURING MARKET FLUCTUATIONS



Focus on the Long-term

Buy low and sell high is the rule of investing, but it's one that many long-term investors have difficulty with during periods of market volatility.

When investing for the long run, short-term fluctuations are expected. And while short-term downturns occur in the markets, historically, the long term trend has been firmly upward.

Diversify to Reduce Risk

Carefully investing in a variety of different assets can reduce the risk associated with a single investment. Different kinds of assets often behave in different ways. If particular economic conditions lead to some performing well and others may perform less well. With a broad range of investments, you'll be in a better position to cope with market fluctuations could benefit from more stable returns in the long run. Diversification includes:

ASSET CLASS
Stocks | Bonds | Cash

GEOGRAPHY
Countries | Regions

INDUSTRY
Sectors

CORPORATION
Companies

THE RISK OF NOT TAKING RISK

Keeping your money only in interest-bearing investments such as bank accounts and term deposits may keep your money safe from market volatility, but it may also increase your risk of not having enough money for your financial goals. Factors like taxes and inflation, increase the risk of these investment having very low or negative returns.

Review Your Plan

Choosing investments that align with your risk tolerance and the time horizon of when you will need to draw on your investments will help to achieve your financial goals. This means that you should have a mixture of steady short term investments and more volatile, long term investments. A well-designed portfolio can weather different kinds of markets.

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