

How to safely manage your investments and avoid danger

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## "Risk comes from not knowing what you're doing." - Warren Buffett

2017 is shaping up to be another attention-grabbing year in political and economic circles globally. As a result of surprises like Brexit and Donald Trump being elected as US President in 2016, we are bound to see some interesting developments in markets worldwide.

**BE WARNED:** often, when there are shifts in the markets due to international developments, temptation to tweak your investments becomes a problem! Chances are that we will all likely be faced with a tempting investment option as the markets start to reflect all these ups and downs.

## There is no 'fast-track' for financial freedom

**REMEMBER:** if something seems too good to be true... run! Fairytales and economics don't mix. Always speak to your financial advisor before making any decisions.

Remember that your Retirement Fund planning is a long-term initiative. Although you should be aware of what is happening in the market, you should not base your investment switches on short-term historical performance.

Here are some investment 'road rules' to take note of:

Invest according to your own personal profile, not what's happening in the market.

If you sell at a loss, you'll be moving less money than you originally had.
When the price of that particular portfolio goes back up and you want to get back into it, you'll have to pay a higher price to do so.

If you remove your investment during a down market, you won't benefit when the market rebounds.

Invest in a portfolio that matches your risk profile (which depends on your age and your planned retirement date) and stay there until your risk profile changes.

Just like busy and quiet lanes on the highway, markets are constantly rising and falling, which means the value of your investment changes all the time. Even the experts can't accurately predict the markets. So it's best to keep calm and settle in for a long journey. For more information on how each portfolio is structured, please visit the Fund's website:



## **Contact:**

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Want to learn more?

Visit the Columbus Your Fund Website.

www.yourfund.co.za/columbus