Columbus Retirement Fund

Financial Health

Markets will constantly change but your best option is to stay calm and stick to your long-term plan.

Investors who switch in and out of investments based on market fluctuations, generally fare much worse than those who remain true to their investment goals. Why? They tend to switch at exactly the wrong times: Selling when the market is low and buying when it is high.

If you are anxious about your investments, the following strategies may help you stay on track:

- **Think LONG term – don't try to time the market.** Nobody can predict with accuracy when the markets will go up or down. Investing at the wrong time can have a lasting negative impact on your portfolio.

- **Keep perspective.** Downturns in the market are a normal part of a market cycle. History has shown that stock markets do recover from crashes and usually provide long-term investors with better returns.

- **Keep a diversified portfolio.** By doing so, your investments will be able to withstand market shocks better.

- **Distance yourself from your investments.** Once you've made your investments, give them time to grow. Constantly monitoring the performance is likely to cause unnecessary stress and lead to you making irrational investment decisions.

- **Consult your financial advisor.** Before making any big changes, it's always advisable to seek an expert opinion on the subject.

Rather than worrying about the ups and downs of the markets, it is better to focus on developing and maintaining a sensible investment plan with the help of a trusted financial advisor.

CONTACT:

Should you have any questions, contact Johan Hartzenberg, the Fund's Principal Officer, on 082 801 3323; or email **jhhartz@outlook.com.**

Want to learn more?

Visit the Columbus Your Fund Website.

www.yourfund.co.za/columbus