

Columbus Retirement Fund: Market Update & your Retirement Savings

Navigating Volatility with a Long-Term Perspective



THE CURRENT LANDSCAPE

Major geopolitical conflict has caused sharp market moves.

-  A spike in oil prices
-  Large swings in global & local markets
-  Increased daily volatility

These events cause short-term drops but are not unusual.



THE MARKET'S REACTION & YOUR SAVINGS

Some sectors are down for the month but remain positive for the year (e.g., Resources). Gold has held up well.

Best and worst days often occur close together, meaning markets can bounce back quickly.

Market dips are normal; historically followed by recoveries. Trying to 'time the market' often means missing rebounds.



YOUR GUIDE & LONG-TERM PLAN

Stay focused on your long-term plan. Retirement investing is designed for this.

-  Stay focused on your long-term plan
-  Avoid making quick decisions based on short-term news
-  If close to retirement, speak to your financial adviser

Volatile markets are normal. Your strategy is built to withstand short-term shocks and benefit from future growth.