INVESTMENT PRINCIPLES INVESTORS SHOULD NOT FORGET

Nobody knows for certain what will happen in the short term. Share prices will go up and come down. However, we have much greater clarity over what will happen in the long term - investments in shares have been and will continue to be a key component of wealth creation.

Whilst there is much turmoil and bad news, such scenarios often present opportunities for patient and sensible investors.

It is therefore important to stick to your strategy and not be distracted by emotion.

Emotional investing may drive you to buy and sell at the wrong time:

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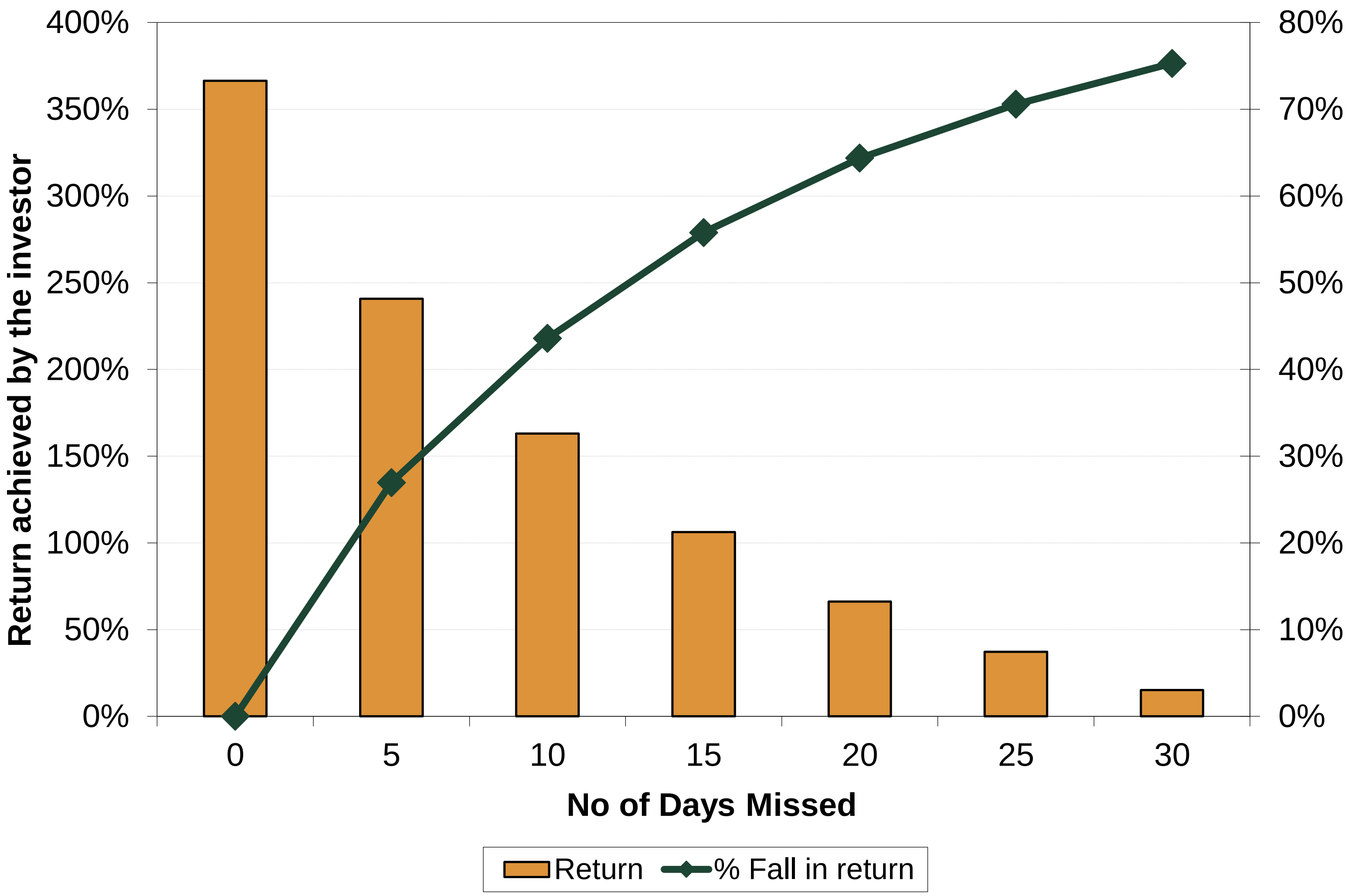
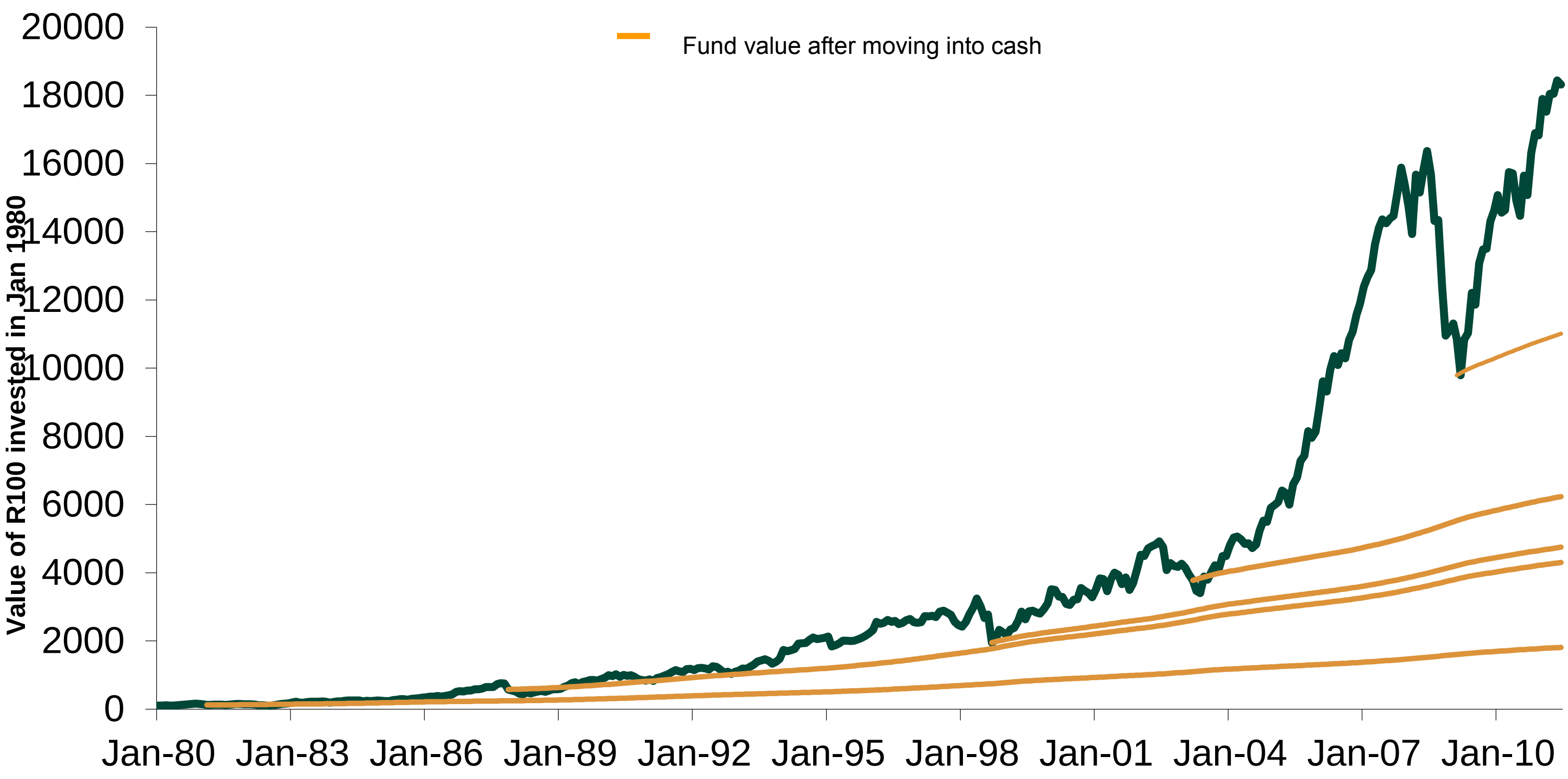
Not being invested may cost investors returns over the long run:



When will be the right time to re-enter the market? Many investors remain in cash …



Focus on what you can control:

- Your Long Term Investment objectives
- The time horizon to achieve these objectives
- Your Investment horizon (5, 10, 15 , 25 years?)
- The risk you need to accept to achieve your investment goals (and whether you can tolerate this risk)

Some important points to take note of:

- For every bear market there is a bull market & vice versa.
- Filter through the "noise" the market creates. The dates my change but the headlines stay the same.
- Don't let emotions drive investment decisions – if a structured & sound financial plan has been put in place – stay invested!
- Diversify your client's assets, across asset classes, management styles & philosophies.
- Work closely with a trusted financial planner