



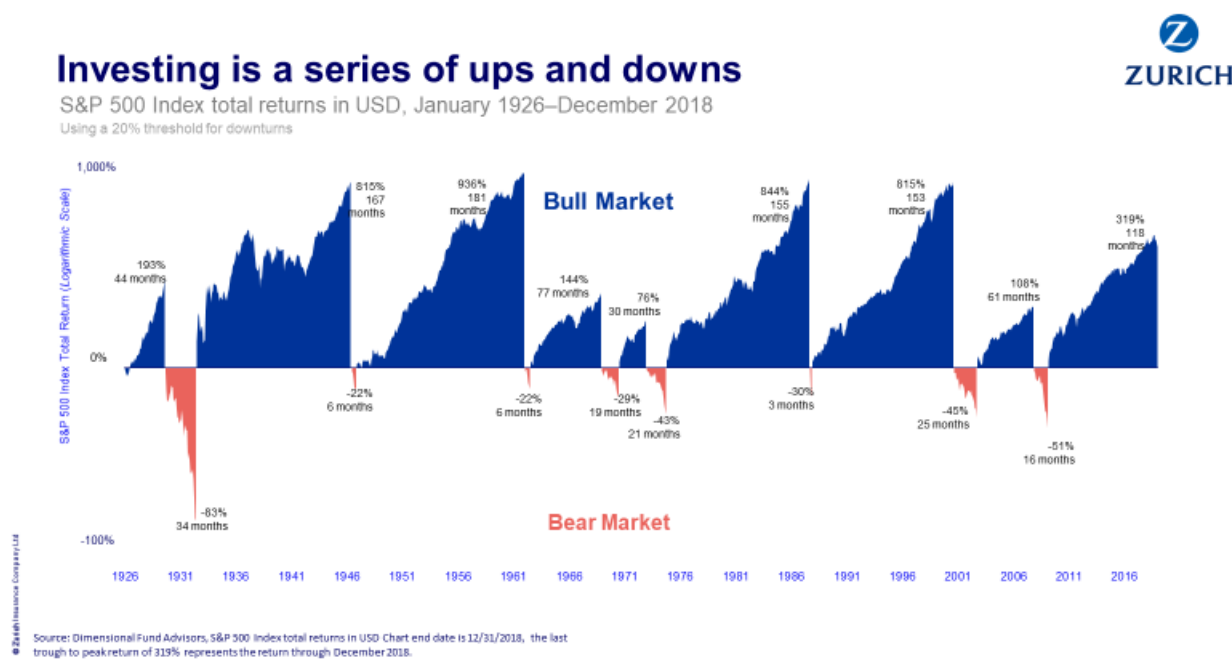
Pensions / Investments

If you have a pension and your income has been affected – all pension companies will allow you to take a premium holiday (from 1 month to 11 months) – this will have no effect on your existing pension but obviously you will not be investing during this period

What about my existing funds?

Investing is a long-term commitment. When you invest in managed funds – these funds diversify and invest in a range of assets – the main being Equities (Shares), Property, Bonds (Government & Commercial) and Cash.

When you invest in these assets, over the course of your investment you will see the value rise and fall, but generally over the long-term equities have proven to provide the best return.



The above slide is from a Zurich presentation and it shows the American stock market (S&P 500) from Jan 1926 – Dec 2018. – it shows the major depressions and the subsequent recoveries.

At present the best advice that we can give is to hold what you have and stick to the investment plan you set out with your broker / financial adviser.

The right thing to do is stay invested. Over any 10-year period, the odds of ending with equity losses are 4%, and over the last decade missing just the best 10 days meant gaining 95% versus 190%. Bear markets also tend to be shorter than Bull Markets.

There could be further downside, but this will pass. Markets are in a period of significant volatility currently and it is unclear when exactly the bottom will be reached. However, monetary and fiscal measures are emerging and there are a range of other potential responses available.

1. Stay disciplined
2. Volatility is part of investing
3. Cash is not the long-term answer
4. Over the long-term risk is rewarded
5. Time in the Market
6. Diversify, Diversify, Diversify



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