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How to navigate market volatility

Global stock markets have experienced volatility during the last year with political issues all over the world having an effect. It is important to remember that market corrections and even bear markets (falling prices over time) are not unusual, most investors will have to endure such events during their lifetime.

It is important though, to put volatility into historical context as trying to avoid the turmoil can lead to costly decisions. In most cases, trying to time what is happening in the market simply results in selling low and buying high, ironically, the market's best and worst trading days are often close together.

What should investors do? I believe you should focus on what you can control;

- * Stay diversified – don't keep all your investment eggs in the same type of assets, think cash, bonds and equities and spread risk by investing internationally.

- * Tune out the noise - don't keep checking your investments, making decisions based on a recent market event often results in

mistakes.

- * Pay attention to costs, investment expenses eat into your returns.

- * See the big picture - focus on the progress of your investments over the longer term not the daily ups and downs and stick with your investment objectives.

Having a good financial plan and a trusted adviser in place helps you to navigate and stay on course when the waters are choppy!

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If you have investments of over £150,000 and would like to discuss your investment options why not give Jo a ring on 01562 745730 to arrange a no obligation 30 minute free meeting.

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