




Key things to remember in times of investment uncertainty

	LOW RISK (Dynamic Planner Risk Profile 2-3)	MEDIUM RISK (Dynamic Planner Risk Profile 4-6)	HIGH RISK (Dynamic Planner Risk Profile 7-10)
 Be led by the science	<p>Your willingness and ability to accept investment risk is well below average. Any falls in the value of a portfolio that matches this risk profile should be very small / small.</p>	<p>While there is potential for returns from your investment to match or go above the rate of inflation, you also need to accept that your investment could fall in value, particularly in the short-term.</p>	<p>A portfolio that matches this risk profile is likely to experience significant rises and falls in value.</p>
 Remember the review / planning process	<p>It's unsettling. However, you are in a well-diversified portfolio of cash, gilts and quality bonds. Historically, these will limit your downside and over time they will recover.</p>	<p>You are in a globally diversified portfolio of cash, bonds, property and equities, which is performing as expected with falls in value, but these are less than higher risk portfolios. Over the long-term they are expected to recover.</p>	<p>You are in a globally diversified portfolio of mostly equities, which is performing as expected with sharp falls in markets like this. Historically, the rebound should be equally sharp when it comes.</p>
 Focus on risk-based benchmarks, not high-profile indices	<p>We talked about the fact that events like this can and do happen. The long-term return expectations we used to build your portfolio incorporate the potential for extreme events like this. Stick with the plan and you are in the best position to achieve your objectives in the long-term.</p>	<p>We looked at how you feel and your capacity to withstand these rare events and that's why we selected this risk profile. Remember to focus on your long-term goals and not be driven by emotion in the moment.</p>	<p>We looked at how you feel and your capacity to withstand these rare events and that's why we selected this risk profile. Remember to focus on your long-term goals.</p>
 Stay invested	<p>Don't look at the FTSE. You're invested in a well-diversified portfolio of cash, gilts and quality bonds. Historically, these will limit your downside.</p>	<p>We looked at how you feel and your capacity to withstand these rare events and that's why we selected this risk profile. Remember to focus on your long-term goals and not be driven by emotion in the moment.</p>	<p>We looked at how you feel and your capacity to withstand these rare events. That's why we selected this risk profile. Remember to focus on your long-term goals.</p>
	<p>If you sell out of a portfolio in falling markets and then try and time your re-entry to benefit from the recovery, it is almost certain that you will miss the most important days when the markets rebound. The most successful strategy is to stay invested. Think 'time invested', not 'timing of investment'.</p>	<p>Don't look at the FTSE - you're not only invested there. You're invested in a globally diversified portfolio which includes cash, gilts and quality bonds. Historically, these will mitigate the worst of the downside.</p>	<p>Don't look at the FTSE. You're not only invested there - but in a globally diversified portfolio. Historically, these will mitigate the worst of the downside.</p>
	<p>Making an impulsive decision because of the emotions you are currently feeling may have a negative impact on your long-term goals. By holding a long-term commitment and staying invested, you can weather the storm and allow your investments to recover.</p>	<p>Making an impulsive decision because of the emotions you are currently feeling may have a negative impact on your long-term goals. By holding a long-term commitment and staying invested, you can weather the storm and allow your investments to recover.</p>	<p>Making an impulsive decision because of the emotions you are currently feeling may have a negative impact on your long-term goals. By holding a long-term commitment and staying invested, you can weather the storm and allow your investments to recover.</p>



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