

## We must also flourish

During periods of market volatility, we can become concerned about how our investments will flourish in a way that meets our long-term goals. Therefore, it is important that we allow ourselves to flourish first and achieve high levels of personal well-being to remove this level of fear.

Positive psychology informs us that positive emotions, engagement, relationships, sense of meaning and achievements are all crucial for our overall growth and resilience – and also, in another context, for self-belief in our ability to manage our finances and make appropriate investment decisions.

Acknowledging that making impulsive decisions, amidst adversity, can negatively impact long-term goals allows us to begin to consider what we can do practically to improve our own well-being to avoid such scenarios.

**P****Positive Emotions**

We should not suppress our negative emotions - instead, reappraising the perceptions we hold about our current situation. Reframing the problem and understanding negative thoughts and feelings allows us to find positive elements of our circumstances as we redirect our focus.

**E****Engagement**

We should encompass ourselves in activities that allow us to achieve a state of flow, where, because we feel fully immersed, we can escape a sense of time and space. Ultimately, being completely involved in an activity we love, find important, challenging and / or rewarding can direct our thoughts away from a problematic environment towards an exercise we feel at one with.

**R****Relationships**

We must seek and cultivate strong and authentic relationships. The importance of relationships can be ignored when we view our overall financial position. However, relationships are what drive the underlying purpose of investments and also the individuals and advice that we allow into our personal financial space. Having relationships with people we can learn from and who can be a source of encouragement, are vital for remaining resilient during difficult financial periods.

**M****Meaning**

Our relationships and the activities we engage in should provide us with a sense of meaning and this is what we require. This feeling of being valuable, worthwhile and filled with a purpose in life is essential for financial satisfaction. With this perspective, we can make sense of difficult situations in order to reach effective solutions to overcome setbacks and therefore persevere.

**A****Achievements**

To have a sense of accomplishment we need to pursue success. This is only possible by setting goals, working towards these and reaching mastery. Living in this active way, we can develop our beliefs in our own abilities. Therefore, we become capable of overcoming challenges and can continue to make important decisions and remain resilient.



Dynamic Planner  
C/O Moorcrofts LLP  
Thames House  
Mere Park  
Dedmere Road  
Marlow  
Buckinghamshire  
SL7 1PB

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