



**RAYMOND JAMES RIBBLE VALLEY,  
HELPING YOU LIVE A LIFE WELL PLANNED**

A local business backed by a global, financial services company. Building bespoke investment and retirement solutions, helping you to live a 'Life Well Planned'

Our financial planning and investment proposition is specifically geared up for business owners and individuals with busy or complicated lives or financial arrangements. Due to our bespoke nature, the typical initial investment is from £250,000 to upwards of £20 million.

To find out how we can help you meet your financial goals, get in touch for a complimentary initial consultation. Phone 01772 780300 or visit our website [ribblevalley.raymondjames.uk.com](http://ribblevalley.raymondjames.uk.com)

#### **RAYMOND JAMES RIBBLE VALLEY**

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**RAYMOND JAMES®** | Ribble Valley

**RISK WARNINGS:** With investing your capital is at risk

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## **MARKET VOLATILITY – WHAT SHOULD YOU BE DOING?**

### **Market Volatility – what should you be doing?**

The coronavirus (COVID-19) has really gripped the global markets, and may well continue to do so, with the "Fear & Greed Index" now showing that the markets are being driven by "Extreme Fear".

Here are six things to keep in mind during volatile times.

#### **1. PERIODS OF VOLATILITY ARE NORMAL**

All markets move in cycles, and periods of steep contraction are completely normal. While the length of market contractions vary, periods of growth and expansion are usually waiting on the other side.

**Are you fully prepared and educated to deal with big downturns?**

#### **2. DON'T PANIC**

Letting emotions dictate your investing strategy can be very costly. An example of this is when there is fear and panic, and markets have dropped significantly, it is usually the worst time to sell. Warren Buffet once said that "the stock market is a device for transferring money from the impatient to the patient."

**Do you or your investment manager have a clear 'rules based' process to keep human emotions out of decisions?**

#### **3. KNOW YOUR PORTFOLIO**

Understand your investments and make sure they are tailored to meet your goals. They should be transparent and you should understand how they will react in all market circumstances. Keep in mind your current risk tolerance and investment timeline.

**Is your portfolio specifically tailored to your individual circumstances?**

#### **4. STAY THE COURSE**

Remember your long-term goals and financial plan and stick to them. A disciplined investment approach is the best strategy for handling market downturns and will likely enable you to participate when the markets rebound. If you do not have a clear financial plan in place that is keeping you on track to achieve your long-term goals, then you could be heading way off course, costing you valuable time and money.

**Do you have a comprehensive financial plan that you stick to in order to reach your long-term goals?**

#### **5. CONSIDER OPPORTUNITIES**

With the independent advice of a professional wealth manager, determine whether periods of volatility are a good time to take advantage of investment opportunities, in line with your long-term plan. Please contact us today to discuss buying opportunities.

**Have you got a strategy to capitalise on market volatility?**

#### **6. YOU'RE NOT ALONE**

As a company of fully independent wealth managers, stockbrokers and financial planners we are on hand to help guide you through difficult markets and be the independent voice that helps you stay focused on your long-term goals.

**Do you have a team of specialists looking after your needs, goals, life plan and bespoke portfolio?**

**Investing involves risk and investors may incur a profit or a loss. Past performance may not be indicative of future results. Diversification does not ensure a profit or protect against a loss.**