



Insight on Investing

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“7 timeless tips help invest amid jitters”

For Immediate Release

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More than enough worries surface when investing amid the jitters. The aim is to keep doing things that work and bail from things that don't.

Seasoned investors know that a dose of solid discipline helps both during rallies and selloffs. We've mustered 7 timeless tips to help navigate investing jitters:

- Investing is logical, not emotional. Avoid knee-jerk decisions. Opportunities rise from the ashes of market selloffs. Be ready for both downside and upside price moves.
- Make risk management priority one. It's always in fashion. Let it be your best friend for life. Wise investors care about risk. Novice investors shop for returns.
- Ask if it's more important to preserve your capital or grow it. The answer affects portfolio design. Avoiding all short-term fluctuations is difficult if the desire is to participate in long-term returns. It's taking risk that ultimately delivers return.
- Stick to basics. Skip the glitter. Dwell on areas that your game plan can control. Such as risk tolerance, time horizon, broad diversification and asset mix. Simple has virtue.
- Be confident in your investment strategy. Resist temptations for second guesses. Emphasize dividend paying securities that can increase dividends while you wait.
- Reserve some cash for sales. Buy quality in three or four instalments, over a year or two. Preferably when markets tumble over the cliff. Some rebalancing also helps.
- Implement a sensible capital loss strategy. Perhaps, selling one-third of a position if it drops by 20%. Resist averaging down on losers and don't cling to troubled stocks.

These timeless strategies have proved themselves through the ages. They are simple, deliver plenty of value and make investing less scary with jitters milling about.

Best,

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"Wise advice for your today..... and tomorrows."

Our speciality is designing and managing long-term investment portfolios. Our advice is objective, unbiased and without conflicts of interest.

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