SimplySpeaking

Keeping a long-term perspective in a volatile market

It's important to remember that market volatility is a normal part of the economic cycle. If your investment portfolio is based on your risk tolerance, and is properly diversified across different asset classes, sectors, investment styles and geographic regions—short term events may have little, if any, effect on your long-term retirement and savings goals.

When things are going well, we tend to forget that there will inevitably be times when the markets aren't as strong. As market volatility continues, it's important to remain calm and to focus on your long-term investment goals.

Disciplined investing works in all market conditions

As a long-term investor, your best bet is to stick with your long-term investment plan, and to stay focused on your long-term investment goals. When you made investment decisions in your group retirement and savings plan, you were urged to complete the *Investment personality questionnaire* (IPQ), and to select an asset allocation fund or a well-diversified investment portfolio from the investment options carefully chosen by your plan sponsor.

Now isn't the time to change course.

Stay on track towards your retirement and savings goals by revisiting the IPQ. You can make adjustments if your investments are not aligned with your risk tolerance. The IPQ and other investment information and tools can be found on *GRS Access* > Planning & learning > Plan your retirement. Launch the *Plan your retirement* tool and click through to *Questionnaire*.

Remember that, historically, there have been many major events that have had a dramatic short-term impact on the markets. Looking back, these are now mere blips on the financial market radars.

Generally, those who stay invested and contribute regularly are rewarded in the long run.

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