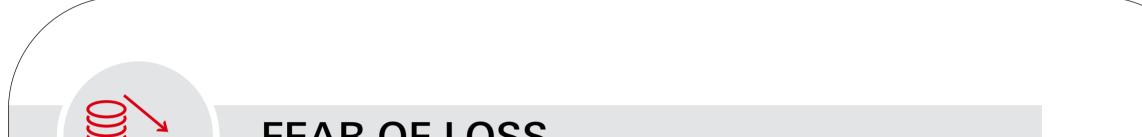


Opportunities rise when markets fall.

Volatility is a normal effect of the stock markets and market corrections are often magnified by our emotional reactions. Here are just a few examples how they can affect your investments.



FEAR OF LOSS

Investors react emotionally to falling markets, making exits to 'stop the bleeding'.

Tip: Focus on your long-term goals rather than short-term drops.



HERD MENTALITY

Seeing everyone else sell can trigger panic, pushing you to follow the crowd.

Tip: Stick to your strategy/goals and avoid making impulsive moves.

OVERCONFIDENCE AFTER RECOVERY

Once markets bounce back, some people take excessive risks thinking the worst is over.

Tip: Maintain a balanced and diversified portfolio.

THE POWER OF PATIENCE

Historically, markets recover from corrections and reward disciplined and patient investors over the long term.

Tip: Stay invested, stay informed and stay calm

Market corrections test your emotions not just your portfolio. So stay grounded and follow a clear investment plan for the best

defense against emotional decisions.

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