



SIX THINGS TO KNOW TO WEATHER A MARKET DOWNTURN

It can be unsettling for investors when their portfolios and the markets start heading into the red. Here are six investing basics 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 varies, periods of growth and expansion are usually waiting on the other side. Since 1972, stocks have lost more than 10 percent and subsequently rebounded eight times.

2. DON'T PANIC

Letting emotions dictate your investing strategy is a risk you shouldn't take. Short-term decisions can have long-term consequences on your portfolio. Being patient can pay dividends.

3. KNOW YOUR PORTFOLIO

Understand your investments and how specific assets represent different goals and outcomes. Keep in mind your risk tolerance and investment timeline, and if either has changed, consider talking to your wealth manager about rebalancing your portfolio. Diversification can potentially help balance risk during a downturn and mitigate extreme swings in value.

4. STAY THE COURSE

Remember your financial plan and long-term goals 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.

5. CONSIDER OPPORTUNITIES

Working with your wealth manager, determine whether periods of volatility are a good time to take advantage of investment opportunities in line with your long-term plan.

6. YOU'RE NOT ALONE

Your wealth manager is available to help you when you need it. He or she can guide you through difficult markets and be the independent voice that helps you stay focused on your long-term goals.

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.

RAYMOND JAMES®

Head Office Broadwalk House 5 Appold Street London EC2A 2AG
www.RJIS.co.uk

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