

# Essential Tips

If you're retired and market uncertainty is worrying you



## Don't lose decades of hard work

Making changes to your retirement strategy at this stage can result in you not benefiting from investment returns when the market turns upwards again.



## If you're invested in market-linked portfolios

Trust in history: markets always recover – look to previous downturns to assure you of this.



## You likely have some protection with a diversified portfolio

If you've invested in a retirement fund compliant with Regulation 28 of the Pension Funds Act, it'll be protected by the limitations of exposure to asset classes.

