

# Essential Tips

If you're approaching retirement during market uncertainty



## Don't lock in your losses

Cashing in at a low point makes a paper loss a real loss. Stay the course to ride losses out instead.



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

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



## If you're invested in a lifetime investment option

Your monies are gradually moved to lower-risk portfolios as from six years to your retirement date, reducing the impact of falling markets while maintaining some exposure to growth assets.



## Discuss holding off on buying a pension with your adviser

You could postpone the payment of your retirement benefit to leverage gains when the market recovers. This strategy should be discussed with your financial adviser.

