



## **What should members do in times of market volatility?**

Share markets move in cycles, and have historically recovered after a correction. Economists cannot predict exactly when the share markets will recover, but past history shows that short-term fluctuations have had little impact on long-term returns. It's understandable however for members to want to switch their investments or change their strategy in times of adverse market performance.

But think before you act. Keep in mind:

- Super is a long-term investment and periods of market volatility should be expected to occur from time to time. It's time in the market not timing the market that is important.
- Markets move in cycles and historically, recovery follows a correction.
- Stay focused on your end goal, super is a long-term investment, even in retirement.
- Don't throw your investment strategy out of the window every time there is a downward movement in the markets
- Don't try to guess where the markets are going over shorter time periods. Even the experts can't get that right.
- The benefits of diversification, which will eliminate some risk, help reduce volatility and smooth investment returns.
- Get some financial advice. Vision Super financial planners can help you decide what you want to achieve with your money, set financial and life goals and put together a strategy to meet them.

## **Speak to us**

We can't tell you what you need to do, but we can guide you in making decisions about your super. If you are very concerned about the volatility speak to us. Depending on how much information you need we have a variety of options:

- Member services can give you general information over the phone about your super
- Senior Super consultants can sit down and have a one-on-one chat with you about your super and options for contributing more or review your investments option
- Financial planners can review your situation and provide you with a plan to reach your retirement goals.

### **We can help!**

If you have any questions about market volatility, your super or want to make an appointment to see a financial planner phone our Member Services team on 9911 3222 (regional callers 1300 300 820).

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