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4 LIFE LESSONS THAT CAN IMPROVE YOUR INVESTMENT OUTCOMES

NAVIGATING LIFE'S UPS AND DOWNS CAN TEACH YOU SOME SURPRISINGLY EFFECTIVE LESSONS THAT APPLY EQUALLY TO YOUR INVESTMENTS.

By Sonia du Plessis, CFP® and Head of Brenthurst Wealth Stellenbosch

Here are four of those lessons that I constantly encourage my clients to remember when considering their long-term future.

PATIENCE IS A VIRTUE

Long-term investing means that you've got to take the good with the bad.

As in life, it's important to recognise that highs and lows simply come with the territory.

Markets work in cycles and will correct over time. Knee-jerk reactions during market corrections or trying to time your entry into the market are, therefore, futile. If your decision is to stay invested, then you simply have to ride out the dips until prices recover – as they inevitably will at some point.

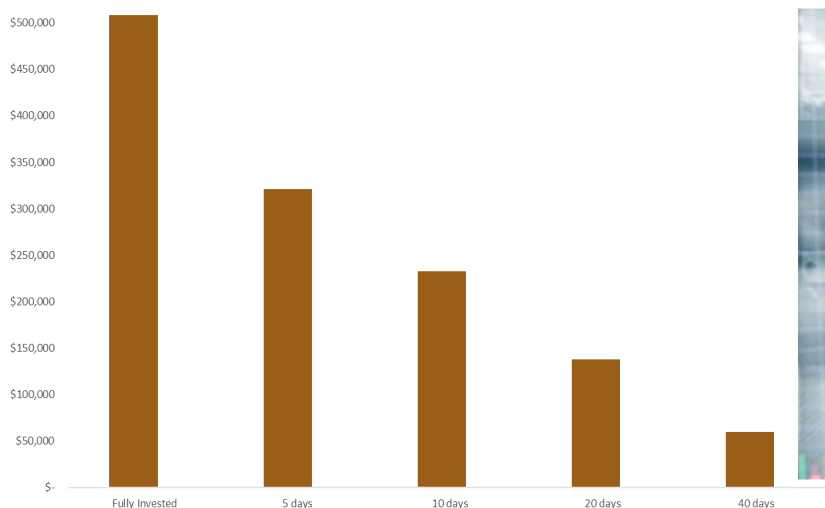
However, it's not always bad to cut your losses and move on. It's best to remove yourself from toxic relationships, and the same applies to bad apples in your portfolio. Take Steinhoff, as a recent example.

In the long run, though, it usually pays to remain invested and profit from the growth of a share over years, if not decades.



S&P RETURNS -THE COST OF MISSING OUT

MISSING THE TOP 5, 10, 20 AND 40 DAYS OF PERFORMANCE ON THE INDEX



DON'T OVERTHINK IT

It's human nature to want to analyse problems and propositions so that you avoid making costly mistakes.

This is also a natural instinct for investors, who sometimes over-analyse factors over which they have no control. The only thing you can control is when you invest, and the truth is that aiming for perfect timing every time is just not reasonable.

If anything, you might end up doing nothing if you overthink it. I'm not suggesting you make uninformed or impulsive investment decisions, but short-term market moves are no reason to delay taking action.

Lastly, there's nothing to gain from beating yourself up over decisions you've made. Rather, act and learn from the experience.

ADAPTABILITY IS THE KEY TO SURVIVAL

Human adaptability has been on full display over the past two years as the global pandemic has upended countless habits and practices.

Practically every aspect of our lives has been touched by COVID-19, yet we have mostly managed to survive, if not thrive, despite the upheaval.

The same can be said for a great number of stocks in this period. Tech newcomers like Zoom emerged from nowhere to dominate daily life, while other shares like Tesla have ridden a seemingly unstoppable wave to ever-new heights.

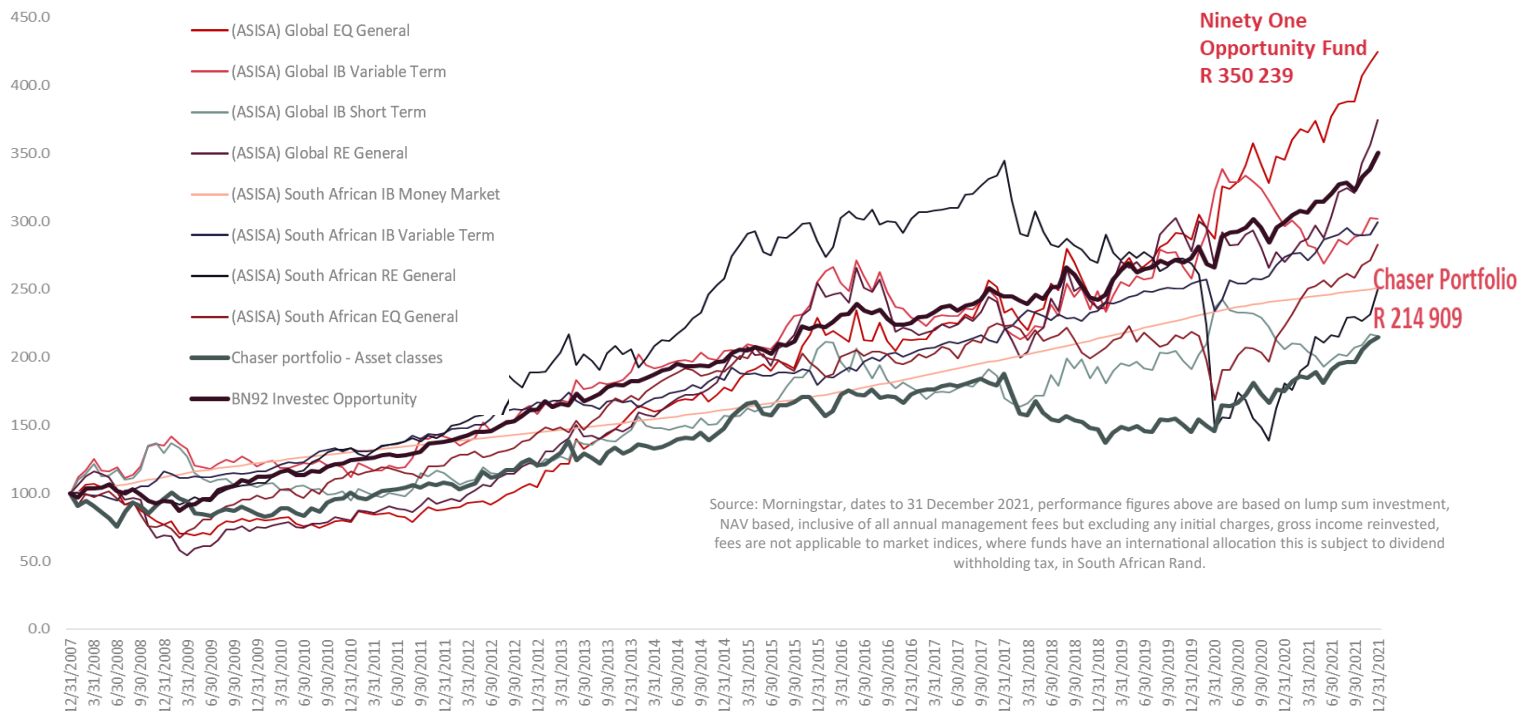
As a result, markets are continually evolving in response to current needs and future dreams.

FOLLOW A PLAN

Whether it's the annual holiday or annual check-up at the doctor and dentist, I bet you know the when, why and how of these important events. The same should apply to your finances.

The chance that you'll miss your financial goals is almost certain unless you have a financial plan that guides your investment decisions. Once you have an established plan, do not change your strategy. By doing so, it will often result in an undesirable outcome for your investments. This goes hand in hand with the first point.

CHOPPING AND CHANGING DESTROYS VALUE



Take the time and make the effort to speak to a financial advisor who is able to understand your current position and your future dreams, and how to obtain them.

ADVISOR PROFILE

SONIA DU PLESSIS IS A CERTIFIED FINANCIAL PLANNER® & HEAD OF BRENTHURST STELLENBOSCH



Sonia heads up the Stellenbosch office and has been in the financial services industry since 2001. She won the inaugural title of Top Financial Advisor in SA at the 2019 Intellidex Top Private Banks and Wealth Manager Awards.

She previously worked for Magnus Heystek International, as well as ABSA Private Bank, where she gained valuable experience in investment and life insurance matters.

Sonia obtained a BCom degree in 2001 from the University of the Free State and was awarded the CERTIFIED FINANCIAL PLANNER® designation in 2004.

Sonia is a CERTIFIED FINANCIAL PLANNER® professional, a member of the Financial Planning Institute of SA and is fully qualified to give advice on all investment matters.

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