



We just wanted to share with you a bit of history. While sharemarkets around the world have continued to deliver negative returns (that will likely lead to another negative year for super and investments funds), we have been through market turmoil before and have always recovered!

In every period of past market falls there have been times like now, people have felt like this before. The emotions we feel now are part of normal investor behaviour in every sharemarket downturn! While the economic news around the world is depressing, we need to take another perspective and look to history to rationalise current events.

The attached charts will hopefully give you that perspective.

Myself and our team are here to help you focus on your goals and objectives and make sure that when we come out the other side of this, we are well placed and on track to achieving the lifestyle goals you have set for you and your family.

Please feel free to give me a call if you have any queries or wish to personally revisit your lifestyle & financial goals.

Kind regards

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