

Market turbulences



Volatility on the stock markets

Investors are therefore directly affected at the level of both investment portfolio, purchasing power and saving capacity.

Your clients have to be reassured/supported in order to fully understand the economic context and challenges.

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Diversifying Assets
Asset diversification, though always relevant, becomes even more important when markets are volatile. Encouraging your clients to adopt this strategy is still the most valuable advice you can give them.

The chart below* clearly illustrates how asset diversification can help reduce the impact of market volatility. It presents the main asset classes and their returns, in percentage terms, from 2007 to 2021. As we can see, each year the asset

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Inflation and other news stories driving market volatility are currently a source of questioning for many people. This could be the case for some of your clients.
If they contact you with any concerns, do not hesitate to talk with them about the risks associated with an impulsive disbursement. Take the time to reassure them by placing the situation in perspective and demonstrating the benefits of long-term investing.

Here's an example of an investor who invested \$100,000 in the stock market over the last 35 years.*

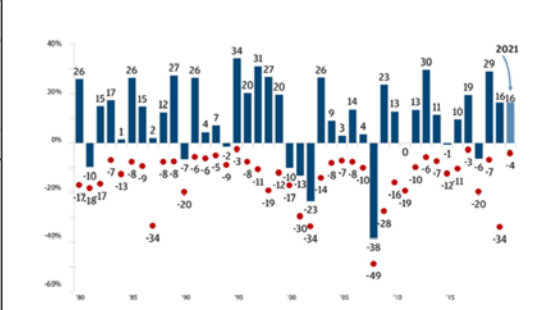


This investor would have \$100,000 less in their investment.

Year	Stock	Bond	Real Estate	Commodity	Art	Private Equity	VC	Angel	Private Debt	Infrastructure	Alternative
2007	15%	5%	10%	12%	8%	18%	20%	25%	10%	15%	12%
2008	-37%	2%	12%	15%	10%	20%	22%	28%	12%	18%	15%
2009	-28%	3%	10%	12%	8%	18%	20%	25%	10%	15%	12%
2010	16%	4%	11%	13%	9%	19%	21%	26%	11%	16%	13%
2011	5%	3%	10%	12%	8%	18%	20%	25%	10%	15%	12%
2012	15%	4%	11%	13%	9%	19%	21%	26%	11%	16%	13%
2013	32%	5%	12%	14%	10%	20%	22%	27%	12%	17%	14%
2014	12%	4%	11%	13%	9%	19%	21%	26%	11%	16%	13%
2015	12%	3%	10%	12%	8%	18%	20%	25%	10%	15%	12%
2016	12%	4%	11%	13%	9%	19%	21%	26%	11%	16%	13%
2017	22%	5%	12%	14%	10%	20%	22%	27%	12%	17%	14%
2018	29%	6%	13%	15%	11%	21%	23%	28%	13%	18%	15%
2019	28%	5%	12%	14%	10%	20%	22%	27%	12%	17%	14%
2020	-34%	2%	11%	13%	9%	19%	21%	26%	11%	16%	13%
2021	52%	6%	13%	15%	11%	21%	23%	28%	13%	18%	15%

Long-term perspectives for your clients
Market volatility and major downturns may push your clients to rethink their investment approach. However, the best advice you can give them is to learn from the most successful investors: stay the course despite the downturn.

Take the chart below from JP Morgan (January 2022) as an example to see the intra-year declines in the S&P 500 versus calendar year returns. Notice that despite average intra-year declines of 14.3%, returns have been positive 31 out of 41 years.



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