Citizens Investment Services

Securities and insurance products offered by Cetera Investment Services LLC, Member SIPC.

How to Stay on Track in a Volatile Market

Some people try to time the market. They may react to its fluctuations with confusion and anxiety. Should I buy or sell? Move into bond funds or invest more in stock funds? Hibernate with the bears or run with the bulls? Here are a few suggestions to keep you from getting caught unprepared in a volatile market:

Use positive reinforcement. Keep reminding yourself that you invest based on intelligent decision-making, not as a knee-jerk reaction to short-term market changes.

Map out your goals and understand your risk tolerance. Select quality investments that reflect your objectives, whether you're a conservative, middle of the road, or aggressive investor.

Stay still. Don't flinch in the face of downturns. A common mistake of many investors is to hang tough part way through a market correction, then turn tail and RUN!

Diversify for safety. Balance helps you achieve long-term objectives during uncertain economic times. A well-diversified portfolio can remain fairly steady. A diversified portfolio does not assure a profit or protect against loss in a declining market.

Dollar-cost average. Use automatic deposit or write a check each month. This slow but sure approach will not guarantee a profit or protect you from loss, but it may reduce your average cost per share in a fluctuating market. Remember to consider your financial ability to continue investing through periods of low price levels.

Get good advice. Whether you are an independent investor or working with a Citizens Investment Services Investment Executive, use the professional advice at hand to help you identify your objectives and select the right mix of investments to meet your needs. Any time can be a time of golden opportunities for people who understand how to invest wisely. By following these recommendations, you can face any bear market with confidence as you work toward long-term financial security.

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