

10 tips for managing investments in uncertain times



2
Volatility is normal in long-term investing
It is inevitable and the result of investors reacting to economic, political and corporate factors. Be prepared for volatility, and you'll likely react rationally.



1
The benefits of regular investing stack up
Making smaller investments at regular intervals, known as dollar cost averaging, can help you lower the average cost of your investments.



3
Reinvest income to increase total returns
Reinvesting dividends can provide a considerable boost to total returns over time, thanks to the power of compounding. Be disciplined and patient.



4
Diversification helps smooth returns
Investments vary in risk and volatility. Diversifying your portfolio across asset classes, sectors and regions, can help to reduce the effect of volatility.

5
Don't be swayed by sweeping sentiment
The popularity of investment themes ebbs and flows. Take a discriminating view and don't allow the euphoria or pessimism of the market to cloud your judgement.



6
Avoid stopping and starting investments
Remain invested during volatility and you can typically benefit from the market's long-term upward trend. Time, not timing, is the key to investing.

7
Risk is usually rewarded over the long term
While equities carry a higher risk than cash or government bonds, data shows that over time, investors are rewarded for the extra risk they take.¹



8
Corrections can create attractive opportunities
Corrections are a normal part of stock markets and are often a good time to invest in equities, because valuations become more attractive.



9
Invest in quality stocks for income potential
Sustainable dividends paid by high quality, cash-generative companies are attractive during volatility, as they may offer regular income.



10
Active investing can be a very successful strategy
At Fidelity, we believe strongly in active management. Our bottom-up approach means we are well positioned to invest during bouts of market volatility.

1 Source: Barclays Equity Gilt Study 2018



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