



# KARRIEM & BALLIM WEALTH MANAGERS

"Pure Advice, Pure Investments"

Financial Planning, Investments, Retirement Funds,  
Business Advisory & Training

## Newsletter

### UNCERTAIN TIMES REQUIRE CERTAIN ACTIONS



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#### NEWS INSIDE THIS ISSUE:

#### Current market and sound investment principles

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We are living in uncertain times and the challenges we face feel overwhelming at times, The Corona Virus, Economic recession, high unemployment, a looming junk investment status and now a Global Economic meltdown.

In the last month the JSE has returned a negative 23.28% return and annual negative return of 20.46%. This makes for eye watering reading whether you are saving for your first home, climbing up the corporate ladder or a pensioner.

At KBWealth we believe that financial security via savings, investing and wealth creation is a marathon with lots of obstacles and headwinds. However, the principals of sound investing never changes

## Sound investment principles are:

- Sound investing is a long-term process, you cannot make a quick buck, it may happen once in a while but it will not happen consistently if you don't have a long-term investment plan of 3 to 5 years at its minimum.
- Don't put all your eggs in one basket. Diversify your investment split between equities, bonds, properties and cash. The percentage holdings can change depending on your age, risk appetite, existing assets & liabilities.
- It's not timing the market but time in the market. Don't time the market but try and stay as long as you can in the market.
- In this time of volatility maintaining a low equity presence in the market, with bonds and cash is most prudent and conservative approach to market investments.
- If you form part of a compulsory pension fund, you can still switch to a conservative portfolio until the market settles.
- We recommend low risk funds such as Income and conservative funds.



*"Have patience. All things are difficult before they become easy." — Saadi*



Please feel free to chat to the KBWealth team for your financial and investment needs. There are a range of solutions to protect your capital and generate income and returns during these challenging times. Lets put your plan together

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