

Opportunities on the Horizon: Investing During COVID-19

As you're well aware, market volatility has spiked in recent weeks due to the uncertainty surrounding the COVID-19 pandemic and its impact on businesses, healthcare, the workforce, and the global economy. In turbulent times like these, it's natural to feel panicked. You may be asking yourself: *What is the best course of action?*

Throughout my career of helping clients navigate the markets, my answer has always been the same: *"Stay calm, stay the course, and stick to your long-term plan."* Below you'll find some recommendations to help you maintain a long-term perspective, especially in times of uncertainty:

Take time to reflect. If volatility or losses are making you uncomfortable, you are not alone. Take some time to reflect on your *composure*, a measure from the Stifel Financial ID, to help gauge your ability to handle portfolio volatility and stay invested for the long term.

Don't try to time the market. Numerous studies have shown that time "in," rather than timing "of," the market is the better long-term strategy. Timing can also lead to emotional investing, which history has shown can be detrimental to your retirement plan and long-term goals.

Take advantage of buying opportunities. A market downturn doesn't have to be a bad thing. Instead, it could be a buying opportunity. You may be able to take advantage of attractive prices on high-quality stocks and/or specific mutual funds that were once considered overvalued.

Talk to a Stifel Financial Advisor. I am here to help you in all market cycles. I can make sure your portfolio is broadly diversified across asset classes and investing styles and that your investments are aligned with your financial goals. While diversification does not ensure a profit and may not protect against loss, it can play a key role in establishing a sound investment strategy and reducing risk.

It's important to remember that corrections and bear markets – while unnerving – are a natural part of investing. To further help our clients, Stifel's nationally recognized equity analysts have created a Select Recommended List of investments, which I can provide as needed.

As always, I am here to help you keep your investment plan on track and answer any questions you may have.

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