



Consumer Sense

Information from SACU and CFS* to help keep your financial life in balance

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Stay Invested

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Market Ups and Downs

With the market constantly fluctuating up and down, you may find it difficult to manage expectations concerning your investments. There seems to be plenty of distractions in headlines that could make you feel uneasy about your current investment strategy. Setting long term goals that meet your investment needs may be one of the best ways to deal with today's market volatility. Following these steps may help calm your nerves and trust your investment choices in the long term.

Assessing Risk

An integral part of investing is determining your own risk tolerance. It is a good idea to take a look at yourself and decide how much risk you are willing to incur. This may seem like a daunting task so consider working with a financial professional. He or she may be able to

help you determine your risk tolerance and allocate investments accordingly.

Looking Toward the Future

Although past performance is no guarantee of future results, those who have stayed invested for the long-term have generally been rewarded for their patience. If you sell when your investment declines you are locking in a loss, and may miss on future profits. In fact, many investors perceive market declines as an opportunity to expand their financial portfolios. This can be an ideal time to take a step back and reassure yourself of your investment goals. The longer your time frame, the better chance your investments may have in reaching their full potential.

Reassess Your Portfolio

The best way to deal with market fluctuations is to remember your investment goals and stay focused on the long term. If your investments are aligned with your long-term goals, you should be comfortable with your portfolio no matter what conditions the market experiences. In addition, a regular review of your investment portfolio holdings can help keep you

on track to attain your important financial goals by incurring the necessary amount of risk.

Who Can Assist Me?

The financial professionals here at your credit union will work closely with you to conduct a thorough financial review. Together, you can analyze your portfolio to ensure that you are aligned with your long-term investment goals. To learn more about working with a financial advisor, contact your local credit union today.

Schedule your complimentary appointment with a CFS investment representative at SACU by calling toll free 800-234-7228, extension 1442 today.

Investment Services offered through CFS*

Have you read?

The Permanent Portfolio: Harry Browne's Long-Term Investment Strategy *by Craig Rowland*

Please visit this source for more information:

<http://www.usa.gov/topics/money/investing/tips.shtml>

SACU

Your Dream Is Our Mission...

At SACU, our CFS* investment representatives are committed to providing products and services that help you and your family build your personal financial wealth and financial well being.

Interested in Learning More? Call 800-234-7228 ext. 1442 or ext. 1071.