

## TEN THINGS INVESTORS SHOULD DO NOW

- 1 – Make sure your cash is in **Treasury Backed or Government Money Market funds or Insured Deposits.**
- 2 – If you have not taken profits earlier or have been told to “stay the course” or “hold on” and are uncomfortable, then **use strength to reduce your stock exposure.**
- 3 – If you are retired or close to retirement **do not panic after an over 30% plunge.** Remember that you will use your savings over many decades and do not need the monies all at once.
- 4 – **Do not listen to scare tactics** from salespeople that try to sell you high cost programs or transfer your accounts.
- 5 – **Do not invest short-term savings or emergency monies into stocks.** Only invest capital that can stay invested 2-3 years.
- 6 – **Stay short-term on your savings and fixed income** as long-term commitments in the face of record low interest rates does not make sense.
- 7 – **Be wary of long-term bonds.** With interest rates near zero in the U.S. and negative overseas, the risk is high and reward incredibly low. In fact, ten-year U.S. Treasury yields were below 0.50% last week, and yield stabilization would be a positive sign that the panic is ending.
- 8 – Make sure you **understand the risk you are taking with any investment** and know how to determine if the reward potential is enough for the degree of risk you take.
- 9 – **Know what you own.** For example, investing in S&P 500 has several airlines, cruise, and other travel companies despite advanced notice that the travel industry would not be “worth the risk” anytime into the near term and exposure should be avoided.
- 10 – For those investors with a **multi-year time horizon, start buying quality high-income stocks into panic selling.**

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Source: LanczGlobal.com

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