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**Levesque Wealth Planning**

What’s on Your Mind? May 2018

Market Volatility: Friend or Foe?

With the recent volatility in the markets, a lot of people are shying away from adding to their equities. On the surface when markets are negative and appearing to be your foe, in reality actually have a positive side and can be your friend.

If you are at the end of your savings life and are now reaping the benefits and enjoying spending your money then I agree this market volatility is your foe. If you have an actual retirement plan then this healthy break in the markets will not really affect you because you are currently spending cash and not having to sell into a down market.

Where the negative markets are your friend is when you are either dollar averaging into your savings plan or have extra cash you have had sitting on the sidelines. This is the time you get to have a bigger bang for your buck. Markets are on sale and now you are getting some pretty nice discounts on investments you already own by investing into what some will refer to as their foe.

People in general have mostly done things backwards and that is selling in the down markets and investing in the up markets. Emotionally I understand it is difficult to want to hold on to something or buy more while you watch your investment going down on paper. If you want to have the opportunity of increased returns then your friend is normally when the markets are acting like your foe. Think about the market volatility as your friend and always discuss with your investment advisor the opportunities that are available for your situation.

Linda J. Levesque, CFP®, FMA, FCSI®
Sr. Investment Advisor
Director, Private Client Group
HollisWealth®, a division of Industrial Alliance Securities Inc.
Levesque Wealth Planning is a personal trade name of Linda J. Levesque

Insurance Advisor
Hollis Insurance Inc.

One Corporate Plaza, 2075 Kennedy Road, 5th Floor, Toronto, ON M1T 3V3
Tel: 416-412-8018 / 1-800-322-4030
Fax: 416-332-6772
linda@levesquewealthplanning.com

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