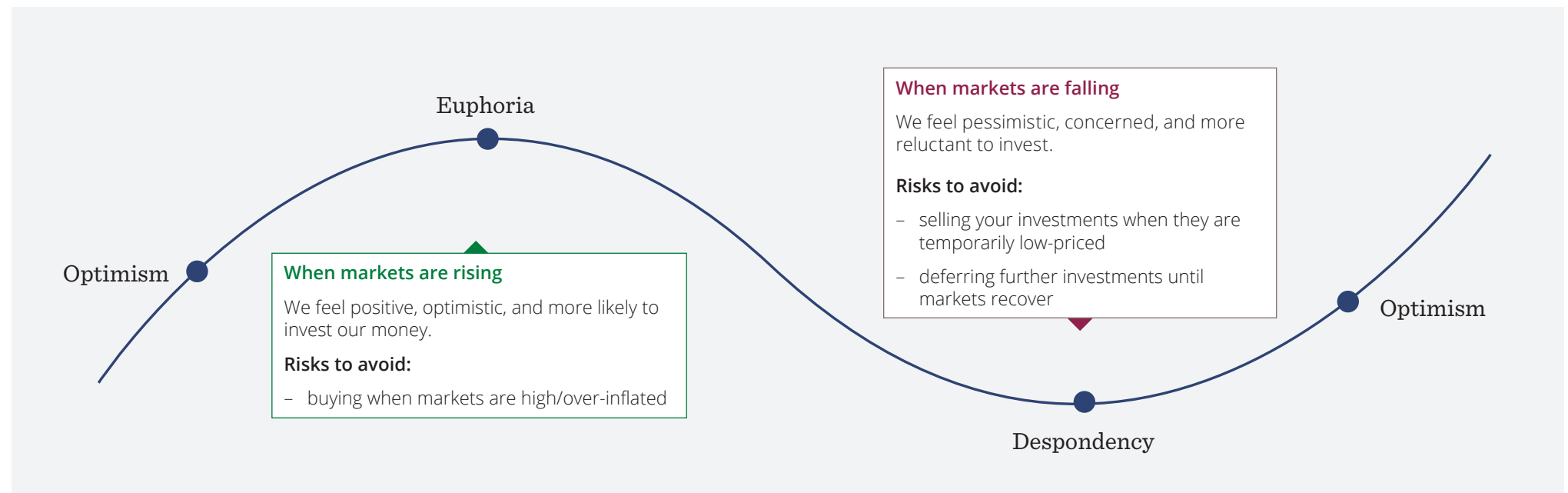


# How your emotions can affect your decisions

*When it comes to making financial decisions, you know you should use your head, rather than your heart. However, we sometimes let our emotions drive our choices, which can limit our chances of a success.*

It's natural for stock markets to go up and down in the short term, and almost all investors will experience some fluctuations during their investment journey. By being aware of the cycle of emotions during these ups and downs, you can focus on your long-term financial plan, rather than the immediate emotional comfort associated with making a change.

## *Understanding your behavioural journey*



Regardless of our emotional ups and downs, it's vital to have a long-term investment plan and stick to it.

This is where the skills and experience of a financial adviser come into their own. Not only do they have the experience of navigating different market conditions, they can also help to take the emotion out of your decision making. Your financial adviser will work with you to establish a long-term financial plan.

### Need additional help reading documents?

More and more of our investors are using screen reading software as a quick and easy way to read their documentation if they are blind, partially sighted, or dyslexic.

Alternatively, we can write to you in several alternative formats, such as large print, braille, audio, and OpenDyslexic font.

Find out more about screen readers, accessing your documents online, and our alternative format options at [www.quilter.com/document-help](http://www.quilter.com/document-help).

### *Important information*

**Investment involves risk. The value of investments and the income from them may go down as well as up and investors may not get back any of the amount originally invested. Because of this, an investor is not certain to make a profit on an investment and may lose money. Exchange rate changes may cause the value of overseas investments to rise or fall.**

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