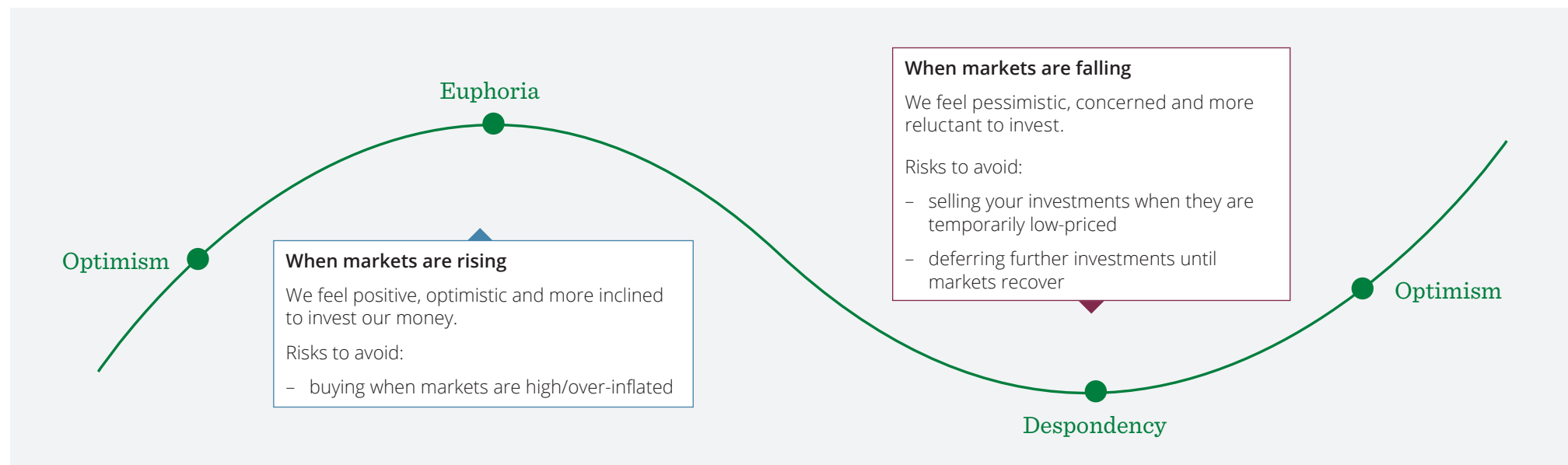


## How our emotions can affect our decisions

*When it comes to making financial decisions, many people would agree we should use our heads, rather than our hearts. Sometimes though, we let our emotions drive our choices, which all too often limits 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 long-term returns, rather than the immediate emotional comfort associated with making a change.

*Understanding your behavioural journey when investing:*



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

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, using Quilter's investment expertise, to establish a long-term financial strategy that reflects your need for emotional comfort.

*The value of pensions and investments can fall as well as rise and you can get back less than you invested.*