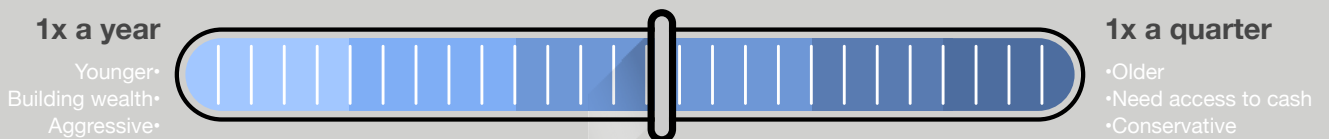


# Understanding your investment's annual performance

## How often should you check?

*\*The time periods below are for illustrative purposes only and will depend on your personal circumstances. Speak to your financial adviser about the appropriate frequency for checking your own portfolio.*



**1x a year**  
• Younger  
• Building wealth  
• Aggressive

**1x a quarter**  
• Older  
• Need access to cash  
• Conservative

## Deciding factors



Investment horizon



Liquidity needs



Appetite for risk

## Success looks different for different strategies

- ✓ DO look at returns against the risk in your strategy
- ✗ DON'T fixate on returns alone

### Short term



Lower risk  
Lower returns  
= success



Higher risk  
Lower returns  
= underperformance

### Long term



Higher risk  
Higher returns  
= success



Lower risk  
Lower returns  
= underperformance

## The role of your fund objective



### Investor A

- Needs to draw an income
- Ideal fund risk profile Conservative
- Fund objective Protect capital

*"If the strategy has delivered no negative performances over an annual period, you might say that that fund has achieved its objective."*

# VS



### Investor B

- Needs to build wealth
- Ideal fund risk profile Aggressive
- Fund objective Generate good returns

*"Here you are aiming to generate high returns, so performance would be measured against that."*

## Dos & don'ts

### Dos



Review your strategy regularly with your financial adviser



Be patient about performance



Use expert insights from a research team like Glacier's

### Don'ts



Chase past performance



Sell out at the first sign of market dips



## Personalise your investment solution

Glacier's investment platform has thousands of leading local and international funds to choose from, all in one place. In partnership with your financial adviser, who has the help of an expert research team, you can build a personalised investment solution suited to your needs.

## Ask your adviser why you're not with Glacier

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