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Beste kliënte,

Weer is dit vir my ‘n besonderse voorreg om hierdie jaar se laaste nuusbrief te skryf.

Oor die algemeen dink ek ons kan sê dat 2016 ‘n jaar propvol goeie dinge was, en allermins vervelig.

Ons het dit ook in die markte gesien. Tussen ons eie president se manewales, Brexit en Trump was daar baie makro-ekonomiese toestande wat ons beleggingswaardes oor die korttermyn ernstig beïnvloed het.

In ons laaste nuusbrief vir die jaar, deel ek graag ‘n artikel met julle oor waarom ‘n mens vir die langtermyn moet belê.

Die korttermyn wisselvalligheid van jou belegging, behoort jou nie te steur as jy vir die regte redes jou beleggingstrategie beplan het nie.

‘n Beleggingstrategie se doelwit is termynspesifiek en moet aan jou spesifieke behoeftes voldoen.

Ter afsluiting, wil ek elkeen van ons kliënte, hulle vriende en families, ter harte, ‘n wonderlike kerstyd en ‘n geseënde nuwe jaar toewens.

Groetnis,

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Long-term investment: views are better from a distance.

By Rosie Murray-West, Financial journalist

How long will your New Year resolutions last? Studies show the average person only makes it to 24 January, suggesting most of us keep up our new starts for little more than three weeks.

When it comes to ensuring a good 2017 for your investments, though, you need to ensure your January plans really go the distance. History shows that it is when you take the long view that your nest egg flourishes, so make it a resolution to ensure you make clear financial goals in 2017.

The end of one year and beginning of another is a natural time to assess where you are with financial plans. But it is also easy to derail your strategies due to fear, distraction or over-trading. The following points should help you put your future on a sound financial footing.

Take a long view

Studies show short-termism is the foe of profit. The Barclays Equity Gilt Study, which has tracked the performance of UK assets since the end of 1899 to the end of 2014, shows that the longer you hold share-based investments, the more likely they are to outperform cash.

According to this study of UK shares, over an 18-year period, there was a 99% chance of shares outperforming. This dropped to 68% if you held the investments for just two years.

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What's more, the same study suggests the volatility of your investment drops significantly when the investment holding period is extended.

Don't be a lemming

We may all think we are clear-sighted about investment strategies, but psychological studies suggest this is not the case.

Some behavioral finance experts believe we suffer from "loss aversion": we feel roughly twice as bad about the losses we make as we feel good about our gains. This can lead to us selling out too early when share prices are falling, because we dislike seeing losses so much.

Markets rise and fall all the time, so it is important not to react to short-term noise.

In contrast, many professional investors will buy at this point – as long as they have done their research and believe in the company in which they are investing.

Loss aversion is the enemy of the long-term view. Markets rise and fall all the time, so it is important not to react to short-term noise.

Be real about risk

Investing money will always involve some risk, although as mentioned above, studies show taking a long-term view can reduce the likelihood of loss. In order to find the right investments, you need to understand your own risk appetite – your comfort with losing money.

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Are you looking for a fund that aims to minimise volatility, but which may offer lower returns, or are you willing to accept more risk if it may lead to higher returns?

If you are not sure, an independent financial adviser may be able to help.

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Proper diversification, where your cash is invested in a variety of funds which react in different ways to the economic cycle, may reduce risk.

It is virtually impossible to pick the best moment to invest

As long as you are committed to the investment for the long term, regular investing helps smooth out the impact of the natural ups and downs of the share price. However, you also eliminate the possibility of paying the lowest possible price for all the shares you buy, so the potential for making the largest possible gains is also eliminated.

Regular investing takes the worry out of "timing the market", a strategy in which some people try to pick the best time to invest.

It is virtually impossible to pick the best moment to invest: a better way to see your investment grow is to leave it invested for a decent amount of time and consider regular saving. As the saying goes: "It's time in the market – not timing the market – that counts."

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Basic radiology**	Cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols	Cover for black and white x-rays, when linked to a GP visit and referred by a network GP, according to protocols
Basic dentistry	Not covered	Covered at any dentist on the dental network Basic dentistry such as fillings, extractions, infection control, cleaning and polishing of teeth Provided in accordance with network protocols Waiting periods may apply
Basic optometry	Not covered	Covered at any optometrist on the optical network 1 eye test and 1 pair of clear standard single vision lenses or 1 pair of bi-focal lenses, with a standard frame Benefit available every 2 years Waiting periods may apply
Maternity benefit	1 first trimester growth scan per pregnancy	1 first trimester growth scan per pregnancy
HIV	Network GP visits and blood tests to monitor the member's condition Anti-retroviral medication from a State facility with a network GP referral Pre- and post-test counselling	Network GP visits and blood tests to monitor the member's condition Anti-retroviral medication from a State facility with a network GP referral Pre- and post-test counselling