

Keep CALM and Carry on I _ _ _ _ _

Can you complete the title? Is this how you feel about “investing?”

With the stock market volatility experienced in recent months, it is no wonder many investors are recalling the market meltdown in 2008/2009. Some investment strategists have suggested a market correction (downturn) in 2014 was inevitable because we have not seen significant pullback in the stock markets for some time. Some reasons to explain recent market volatility include macroeconomic policy changes by various governments, geopolitical events (such as the Ukrainian/Russia situation and concerns surrounding radical/terrorist groups) and even health risks (Ebola). In Canada, the fall in oil prices has also impacted our stock market given our resource-driven economy.

Market corrections occur regularly and are an important part of investing. In fact, market corrections of more than 10 per cent have occurred in more than 50 per cent of the last 35 calendar years (based on Russell 3000™ Index calendar-year returns from 1979-2013). On a more positive note, during the same 35 years, the Russell 3000™ Index has reached positive territory 29 out of 35 calendar years – or 85 per cent of the time. A market sell-off will always raise the level of anxiety for investors, but markets have proven to move higher over the long term and have historically rebounded from a correction.

One of the toughest parts of investing is that markets are unpredictable. That uncertainty can trigger investors to make short-sighted, emotional decisions rather than long-term rational choices.

You can reduce the market risk by building your retirement savings slowly with regular payroll deductions over your working life. When markets are down, you actually acquire

more units for your same contribution dollar as compared to when prices are higher. When the price increases in value, so will the overall balance of your retirement plan, and you will have extra gains on the units you purchased while they were less expensive or “on sale”.

While market awareness is important, preparation is key to sound financial and retirement planning. If you have chosen a well thought out and diversified approach to your investments, based on your investor profile, you avoid making emotionally-charged decisions and are likely riding through the volatility without making any major changes to your investments. The investments you choose should correspond to your financial needs, goals and risk tolerance. At least annually, we recommend you complete our “Investor Profile Questionnaire” (found online under your member account) to ensure your needs, goals and risk tolerance are in sync.

Take a look at your investments by reviewing your annual statement, and if they were chosen because they would serve you well over time, then you are likely still positioned for growth in your plan over the long term.

Saving through your Group Retirement Plan is still a great opportunity to accumulate savings for retirement. A balanced approach with a buy and hold strategy may serve you best over the long term and help you achieve your retirement goals whether markets are volatile or steady. So keep calm and carry on investing! As always, if you would like support in making investment decisions, we suggest you speak with a qualified and trusted financial planner. ■

Have you checked us out lately?

We have made improvements to our plan member website to make it easier for you to view and make changes to your personal account, including the freedom to access your information on your mobile device and tablet.

The first thing you will notice once you sign into your account is the look and feel of the landing page. Some of the most popular features of our enhanced site include:

- 1 View and update your personal information such as your mailing address and password** – if you wish to change your beneficiary information, please complete and sign the CUMIS “Member Information Change” form found under the “Documents” section of the landing page and send the original form to CUMIS. You will not be able to change your beneficiary online as per regulatory requirements.
- 2 Transfer money between funds** – if allowed under your group plan, you can click on the “Fund Transfer Request” button*. Choose the fund you wish to transfer from by selecting the drop-down arrow on the “Amount Available for Transfer” line, and then indicate on the “Please transfer” line the dollar amount, or percentage, that you wish to transfer. Below you will see a list of funds available to transfer to, so indicate the dollar amount or percentage that you want transferred into the new fund. Remember that the “Total” allocation at the bottom of the page must either equal 100%, or the dollar amount must be equal to the amount you are requesting to transfer.
Keep a record of your confirmation number, until the transfer has been completed. You may elect to transfer amounts between the investment options up to four times in each calendar year without charge. Please refer to your Plan Booklet for any restrictions and details.
- 3 Make investment change for future contributions** – if allowed under your group plan, click on the “Investment Instructions” button*. On the next screen, click on the “Change Investment Instructions” button on the right hand side of the screen.
On the next screen, select the new fund(s) that you wish to have future contributions invested in by indicating the percentage in the “New Percentage” column beside each new fund you wish to invest in. Remember, the smallest percentage that can be allocated to any fund is 5%.
Keep a record of your confirmation number, until the change has been completed. Please refer to your Plan Booklet for any restrictions and details.
- 4 View all the funds offered under your plan(s)** – on the landing page under “Fund Fact Sheets”, click on each fund for the latest investment information. If more funds are available under your plan than can be viewed on the screen, click on the “More ...” button at the bottom of the listing for a complete listing of fund options available under your plan.
- 5 View your statements** – on the landing page, click the “Statements” button*. Click on “View” to open the posted statements.
- 6 Find forms and plan booklet(s)** – on the landing page under “Information”, click on “Documents” where you will find the “Life Events Planner” tool, forms such as “Member Information Change”, “Transfer Authorization for Registered Investments”, “Group Plan Payroll Deduction Authorization” and your plan booklet(s).
- 7 Find general information on financial and retirement planning** – on the landing page under “Information,” click on “Education Centre” where you will find valuable tools and documents to help you plan and save for your future needs and retirement. Some of the sections under our “Education Centre” include Group Plan Advantages, Planning (financial and retirement), Forms, Newsletters and Resources (FAQ and Links). ■

*If you have more than one plan listed in the upper right quadrant, grey buttons will appear beside your plan names. Click on the grey buttons to view the information you are requesting for each respective plan.

At CUMIS Retirement Services, we welcome your feedback and are happy to answer any questions you may have.

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