Stay the course

Sticking to your risk profile and long-term investment horizon

■ Don't blindly follow "tips" from friends or analysts

Noise is often louder than advice. The hype around us tends to create a lot of excitement, resulting in impulsive investments that may affect your initial long-term objective. It helps to take a structured and disciplined approach to investing.

Review your portfolio regularly

Needs are often fluid and ever-changing. Going through your investment portfolio regularly with your appointed adviser ensures that your needs are still being met.

■ Perform proper due diligence; invest in securities that show good long-term prospects

Conducting proper due diligence before investing makes it less likely to cause panic and adverse reactions over short-term market volatility.

