



Christopher Kruczynski
Senior Wealth Advisor

QUESTION

What are the secrets to successful investing?

ANSWER

Successful investing takes time and discipline. When markets are volatile, it's easy to get off track. At times like these it's best to get back to these basic principles for long-term investment success.

- 1. Have a plan and stick to it:** A good plan outlines your goals and objectives as well as the risks you are willing to take.
- 2. Be diversified and balanced:** A balanced portfolio that includes stocks, bonds and cash to reap the benefits each of these assets offers. Diversification can both improve return and reduce risk.
- 3. Think long term:** Long-term thinking is more important than ever. Intra-day swings of five percent or more can make you feel like you're missing major opportunities to enhance returns.
- 4. Buy and retain quality:** Focus on quality. Financial stability, low and manageable debt levels, a stable history of profit and dividend growth, and a strong management team—all key factors of quality investments.
- 5. Stick with winners and sell losers:** It's human nature to sell winning investments, while hanging on to losers and hoping for the best. A disciplined strategy will accept losses and doesn't sell winners too soon.
- 6. Review, reassess, rebalance:** Capital markets change, and so will your objectives and risk profile. Adjustments ensure you are headed in the right direction. Planning, reviewing and rebalancing will ultimately ensure financial success.

Every action needs a solid plan. **BL**

tel: 905.641.7716

80 King Street, Suite 705, St. Catharines ON

chris_kruczynski@scotiamcleod.com

www.mkgscotiamcleod.com



The
Marchand
Kruczynski
Group

WEALTH MANAGEMENT