

The Core Collection: Foundational Investment Advice

from the Cordiak Group



Wealth
Management



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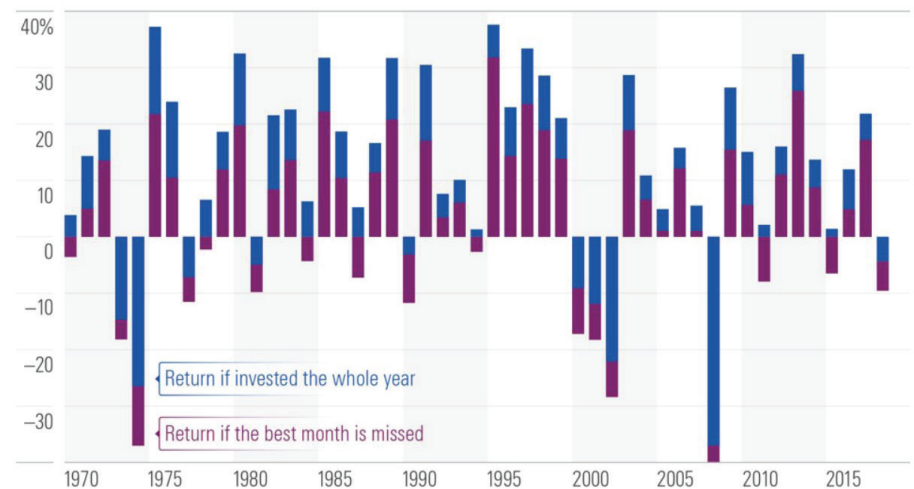
Do not try to time the market

Not only is timing the market very difficult, but the risk of missing the best days or months of the year may lead to significantly reduced returns.

Invest consistently.

Bear markets are painful, but markets have risen over the long term (1970-2019)

The effects of missing the best month of annual returns



Source: Morningstar. This is for illustrative purposes only and not indicative of any investment.

Past performance does not guarantee future results.

Do not be emotional

Mastering emotions is one of the most important skills when it comes to investing. Emotional investing often means buying at market tops (euphoria) and selling at market bottoms (panic). Irrational decisions often come from the stress and fear of losing money.

It takes courage to ride the highs and lows of the market. Learning to remain steadfast through market volatility can help achieve favorable rewards.

Be patient.

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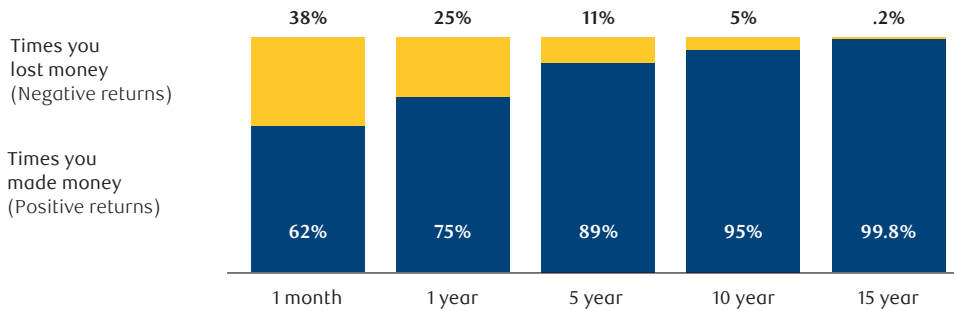
Do buy and hold for market longevity

The length of time, or duration, in the market directly affects the risk of making or losing money. Setbacks are inevitable, but time can offset them.

Buy and hold.

The longer you invest, the lower the risk of losing money

Return of stocks (1926-2019)



As the number of years you stay invested increases, the risk of losing money decreases.
– Blackrock

Sources: BlackRock, Morningstar. U.S. Stocks represented by S&P 500 and the IA SBBI U.S. Large Cap Index. Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. It is not possible to invest directly in an index.

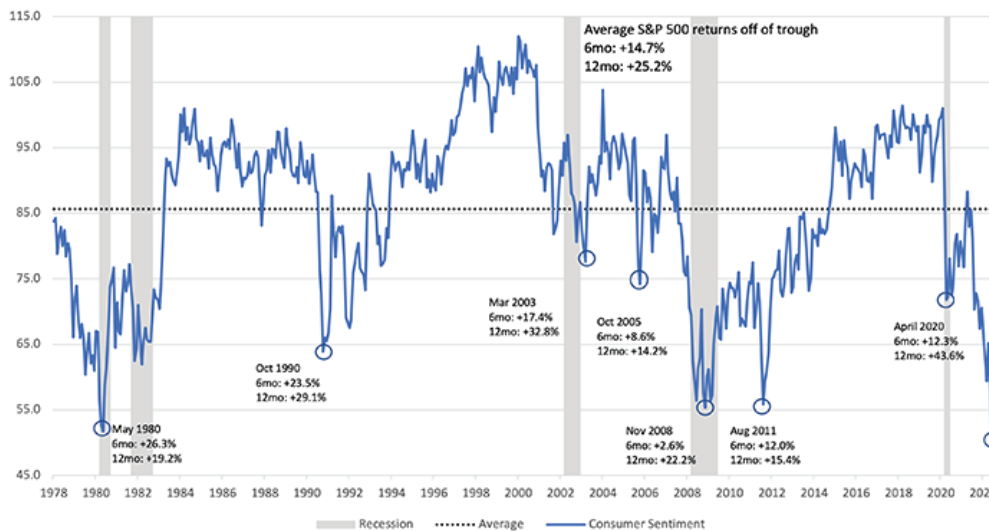
Do not chase trends

“Past performance is not a guarantee of future results.” This quote is a frequent disclaimer on investment-related documents for a reason. While it may seem wise to follow others and buy the next “hot pick,” prior performance does not indicate the future success of any investment. Determine in advance whether you’re comfortable with volatility, such as in cases where performance suddenly drops.

Follow a disciplined approach and have a well-rounded understanding of what you’re investing in to help yield your desired results.

Pay attention to consumer sentiment

Customer sentiment has seen historical lows in recent months. Low consumer sentiment often provides a good buying opportunity for investors.



Sources: University of Michigan, Bloomberg. This is for illustrative purposes only and not indicative of any investment.

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