

## Media Release

**Four Lessons from the Market - IFSA releases new fact sheet for investors**

Volatility in the markets has unsettled many investors as the effects of the US 'sub-prime' issue resonate around the world. Older industry hands understand that the current market corrections are an inevitable part of the investment cycle.

"Investment markets move in cycles, and it is impossible to predict when a market will rise or fall. However, by looking at the past we can observe how markets usually perform, and that can help us in the future to put market movements in perspective", said Richard Gilbert, IFSA CEO.

"IFSA has therefore released '*Four Lessons from the Market*' in conjunction with Morningstar, which people can now find in the *What's Hot* section of the IFSA website [www.ifsa.com.au](http://www.ifsa.com.au) .

- 1) Markets move in cycles
- 2) Diversification reduces risk
- 3) 'Time in' the market, not 'Timing the market'
- 4) Start investing early, save regularly

"We need to remember that children have been born and started university since we last had a correction like this and an entire generation have no memory of what it is like to experience such a downturn.

"*Four Lessons from the Market* will provide perspective and help explain market cycles to those retail investors who may be feeling that what they are seeing is the Four Horsemen of the Apocalypse charging through the markets, rather than just an inevitable part of the investment cycle", concluded Mr Gilbert.

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