It's time.

Our No.1 tip for dealing with market volatility. Don't over-react.

At a glance:

– Market movements can cause KiwiSaver savings to fluctuate in the short term
– Smart investors ride out the peaks and troughs
– Diversification can help minimise risks
– Select a fund that works for you

Investment markets can be volatile, and this will have an impact on your KiwiSaver account. When this happens it's important to remember that your KiwiSaver savings won't grow at a steady rate. Sometimes they'll surge ahead, sometimes they'll stay flat, and sometimes they'll dip. The good news is that over the long term, markets typically recover. So our No. 1 tip is 'don't over-react.'

To help you make the most of KiwiSaver over the next few decades, here are some more investment tips.

1. **Know your goal.**
It's important to have a goal and review your progress from time to time. You can use our online retirement calculator anytime to see how you're tracking towards this goal.

2. **What's your appetite for risk?**
Some people can handle the ups and downs, while others prefer a calmer ride. There's no 'good' or 'bad' here – what matters is whether you're in a fund that matches your comfort level and takes into account your investment timeframe.

3. **Long term beats short term.**
Successful investment is about time in the markets, not timing. If you try to jump in and out of funds when the market dips or rises, you'll almost certainly get things wrong. Even though markets can be volatile, generally over the long term they recover. So when selecting a fund, keep in mind your investment timeframe and risk appetite.

Matthew Goldsack, Head of Investment Solutions for BT Funds Management says "focus on your long term objectives and avoid the temptation to react to events which may turn out to be short term or transitory in nature. A disciplined investment strategy often delivers stronger performance over the long term".

4 **Don't put all your eggs in one basket.**
Investing in a range of assets can help minimise risk and keep you on track to reach your goal. All the funds in the Westpac KiwiSaver Scheme (other than the Cash Fund) are diversified by asset class, i.e. they invest in a range of different assets. So volatility in one asset class (such as shares) can be balanced out by the performance of another asset class (such as fixed interest).

5 **Get advice.**
If your circumstances change or you are really uncomfortable with the volatility in markets, make time for a catch-up with a Westpac KiwiSaver Specialist. You can discuss whether your fund selection still matches your risk profile.

What next?

- See what funds you can invest in at **westpac.co.nz/fundfacts**
- See which Westpac KiwiSaver Scheme funds best match your risk tolerance at **westpac.co.nz/kiwisaverriskprofiler**
- Check whether you're on track at **westpac.co.nz/kiwisavercalculator**
- Talk to a Westpac KiwiSaver Specialist on **0508 972 254**.

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