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AVIVA

Keeping calm when stock markets fluctuate

With the news of Coronavirus spreading across the world and the negative effect it's having on stock markets, it's natural to be concerned about the effect this may have on the value of your pension or investments.

At Aviva, we're doing everything possible to make sure we look after your pension and to give you the best service we can. Although we don't know how markets will perform over the coming months, here are some useful facts to consider:

1. Market volatility is nothing new

It's not unusual for world events to increase stock market turbulence – we've seen it before during the 2008 financial crash, the US-China trade war and Brexit.

2. No need to make any reactive decisions – think about the long-term

When markets are falling there's a temptation to make a hasty decision. But it's rarely wise to base long-term investment decisions on short-term market fluctuations. After all, your workplace pension is a long-term investment. The key is understanding where your pension is invested – that way, you'll know how much it's been affected.

The main Aviva investment funds in which your workplace pension is invested, are designed to try and smooth out the sharper ups and downs in the stock markets. We do this by investing your money in a range of investments, so they are not solely reliant on the performance of one investment market. And for those that are closer to retirement, less of your savings are invested in the stock market and more in bonds and other investments which are less likely to experience sharp ups and downs.

3. Some key tips to help you stay in control of your pension

We know these are uncertain times, so we've listed five steps to help you stay in control of your workplace pension.

Find out more

At Aviva, we put our customers first so you can rest assured that we're doing everything possible to look after your pension and we'll be here if you need us.

Kind regards,

Your Aviva Pensions Team

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