

## COVID-19





The spread of the coronavirus has intensified in Europe in recent days and, for many, there are deep concerns about the impact it may have on our loved ones and our day-to-day lives in the coming weeks.

Aside from the human cost, there is of course an economic one. The global scale of the virus has led to some bruising weeks for global markets and, in recent days, we saw the worst trading day on the FTSE100 index since 'Black Monday' in October 1987. Clearly, this has an impact on market sentiment and there will, inevitably, be heightened volatility as the threat of a recession grows.

It is also worth emphasising that, despite these shocks, evidence shows that the worst days in financial markets are often followed by some of the best days. So, what do we do? This is fully depending on your own individual situation. At Libertas, our team have been providing advice, assistance, guidance and ultimately more peace of mind for over two decades. It is times like this that we can provide real value.

This is just one uncertainty that we face currently and often it is difficult to know which way is best to overcome obstacles or uncertainty. Our main aim is to provide clarity, which will enable you to make better decisions. We don't just help you to get the best out of the situation now, we also ensure that risks which may come along are taken into account for the future.

## THE TOP AREAS WHICH WE ANSWER QUESTIONS ON ARE:



## PENSION AND INVESTMENT FUNDS ARE FALLING IN VALUE, WHAT SHOULD WE DO?

Is now the right time to buy in when the market is down?

How can I get a better return than bank deposits?

When can I retire?

How much income will I have in retirement?

SHOULD I MAKE A WILL?

Will my family be secure if I died? How do I know I will be secure in the future?

What is the best investment for me?

## THERE IS NO SUCH THING AS A SILLY QUESTION

In reality, although someone may come to us with one of these questions, they often have many more answered. We will be updating insights and regular blogs on our website and social media channels so please stay in touch.





