

March 2023

Contact Dev Sarker:  
Phone [1300 71 71 36](tel:1300717136)  
Email [info@bluerocke.com](mailto:info@bluerocke.com)  
Address Adelaide: 167  
Flinders Street, Adelaide SA  
Web [www.bluerocke.com](http://www.bluerocke.com)

## Global Experience, Local Knowledge

### The Benefits of Staying Invested

Investors are more likely to reach their long-term goals if they remain invested and avoid short-term decisions that may take them off course.

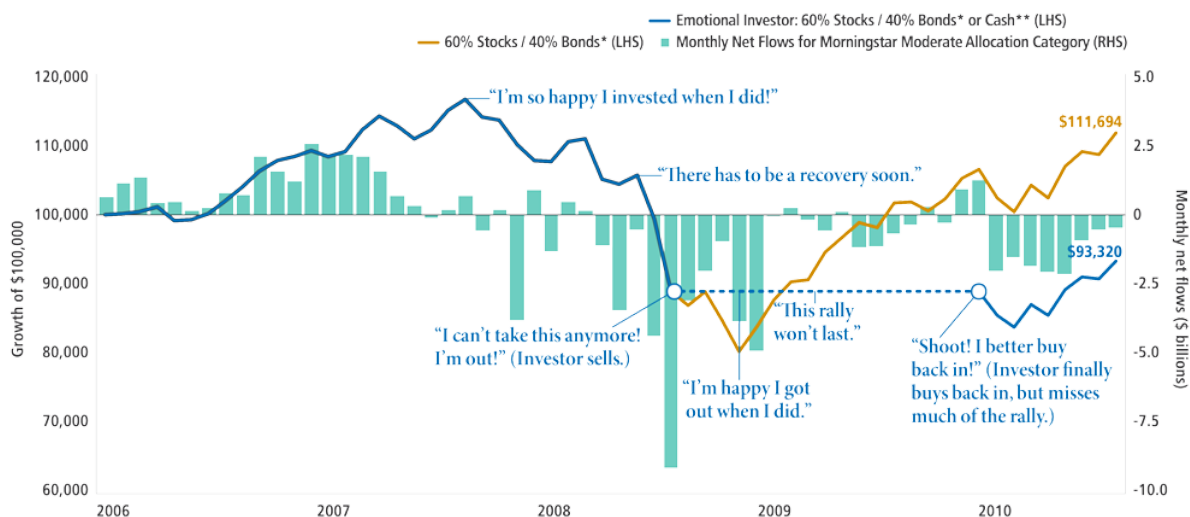
### What this chart shows

As this hypothetical example shows, investors may make suboptimal decisions when emotions take over, tending to buy out of excitement when the market is going up and sell out of fear when the market is falling. Markets do ultimately normalize, and when they do, those who stay invested may benefit more than those who don't.

### What it means for investors

To help reason prevail, first make sure you're comfortable with your allocation to riskier assets and that it makes sense in light of your time horizon. You also need a logical framework for financial decisions and a plan that anticipates periods of market turbulence. A systematic approach for reviewing portfolio results, with pre-established guidelines for selling, may help as well.

If you have questions and would like your financial situation to be evaluated, please email us on [ds@bluerocke.com](mailto:ds@bluerocke.com) with your contacts, for an exploratory meeting, at our cost, not yours.



January 2006 to December 2010. Source: Morningstar, Bloomberg, PIMCO

**Hypothetical example for illustrative purposes only. Not indicative of the past or future performance of any PIMCO product.**

\* Stocks are represented by S&P 500 Index. Bonds are represented by Barclays U.S. Aggregate Index. It is not possible to invest in an unmanaged index.

\*\* These results are based on hypothetical modeling and are intended for illustrative purposes only. Emotional Investor is assumed to move to cash on 10/31/2008 and back to 60% Stocks / 40% Bonds on 04/30/2010. Hypothetical and simulated examples have many inherent limitations and are generally prepared with the benefit of hindsight. There are frequently sharp differences between simulated results and the actual results. There are numerous factors related to the markets in general or the implementation of any specific investment strategy, which cannot be fully accounted for in the preparation of simulated results and all of which can adversely affect actual results. No guarantee is being made that the stated results will be achieved.

PIMCO

## Introducing...



Are any of my accountant friends looking for additional funding for their clients? Another service at BlueRocke is that we can providing investment and loan advice through our sister organisation SME Funding Hub.

It can be hard finding commercial finance and funding support. At SME Funding Hub, we get the funds your clients need fast and set up debt structures that help build profitability.

We tailored commercial debt structures and funding support will help to grow client's business and achieve success. We can also help them leverage the equity in your business, rather than letting it sit and stagnate.

By partnering with you, we form long-term, collaborative relationships and can become part of your core advisory team so you have the confidence your clients will be able to achieve their business goals.

To find out more contact Dev.

## WE'RE HERE TO HELP

As you keep your long-term goals top of mind, remember: we are here to help – with news, insights and helpful resources available on our website,  
**www.bluerocke.com**  
to help keep you up-to-date on the latest.



Are we the frogs?

We often think of the proverbial frog in hot water, with a mixture of mirth and lack of intelligence.



But could be frog be us? 🤔

After all, the frog thinks because it is in it, it understand its environment and can control it. It is only someone outside its environment, who can see the danger and perhaps act, to save the frog.

Are we the same with our financial situation? Do feel comfortable that we understand how to manage things and thus risk using wrong wealth building or borrowing strategies.. and don't realize this till it is late, sometimes too late?

For those looking for 'someone outside their environment' to help them before it is late or too late, please contact us ....



4.90 ★

13 Reviews

Dev Sarker

Bluerocke Investments Advisors Pty Ltd



SILVER

9 Yrs Experience

Adelaide, SA 5000

Don't forget that you can find Dev and BlueRocke on Advisor Ratings.

This is a great way to find out independently from others about your advisor.