OPTIMUM®
Global Asset Management

Communiqué
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Looking beyond the headlines and staying the course

The past few weeks have brought their share of volatility to financial markets, with fluctuations in market indices, economic headlines and ongoing geopolitical developments shaping the investment landscape.

Our investment management team continuously monitors economic conditions, financial markets and potential risks that may affect your assets. The strategies we implement are grounded in a disciplined and diversified approach, tailored to each client's specific mandate.

At all times, we closely monitor developments and remain fully engaged in supporting you. Periods of market turbulence are a natural part of every investor's journey and may create some short-term discomfort. In the past, markets have navigated similar episodes and ultimately returned to a path of long-term growth (although past performance is not indicative of future results).

Remaining disciplined, diversified and committed to your financial plan can help support the achievement of your long-term financial goals. In our view, investment success is built on several key principles:

- **Discipline** – Staying focused despite market volatility
- **Long-term perspective** – Short-term fluctuations are normal; it is years, not weeks, that matter most
- **Diversification** – Allocating investments across a variety of asset classes, sectors and geographic regions
- **Consistency** – Investing regularly regardless of market conditions to benefit from economic cycles and avoid trying to predict short-term market movements
- **A personalized financial plan** – Making decisions based on your goals and financial needs rather than reacting to short-term emotions

Should you have any questions, please do not hesitate to contact us. We remain available to answer your questions, provide perspective on current events and help you stay focused on achieving your long-term objectives.

Thank you for your continued trust.

Your Private Wealth Management Team

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