

# Focus on Business

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## Original investment is protected with new fund

On again, off again concerns about negative markets are everywhere today.

If you have low risk tolerance as an investor, the media could have you shivering and clammy every time a central banker appears in public.

As a financial advisor, I can see concern and fear of a real market downturn is clearly on the horizon.

Its speed of approach depends on the latest media coverage and the current risk investors are afraid of losing their principal, losing control and losing gains they have taken years to build. Advisors fear unhappy clients, clients who are anxious and confused, loss of strong client relationships and future business.

So what can we do to protect our principal, protect our gains and continue to make gains.

The most common bear market advice is complex — and often too esoteric and hands-on to provide the security blanket low-risk investors need.

One article I've seen begins with "The best defense can be an aggressive offense. A warning to widows and orphans. Tread cautiously."

No thanks — this kind of approach won't help most clients sleep at night. The true risk-taker gets an adrenaline rush when the downturn appears, the average investor gets unnecessary stress.

The average investor also wants to think about the long-term rather than daily returns — it's a whole lot easier on the blood pressure to focus on returns at the end of 10 years than it is to watch results every day.

I've searched out investment options that really protect against those downturn fears: loss of capital and loss of growth.

### New product for worried investors

There's a new type of product available today: guaranteed investment funds, that I think will address all of the fears and have the average long-term investor in mind.

To date, Manulife Financial and CI Mutual Funds are the only companies offering them. Manulife has already taken in about \$1 billion since February.

Essentially, the GIF concept lets investors get mutual fund returns and lock their growth, while their principal is guaranteed.



Marek Tanana

Personally, I think it's the best bear market strategy I've seen come along in the 20 years in the industry because it has no up-side limits.

That way it protects investors when the market downturn doesn't materialize. If the stock market correction you've protected against turns into a 10-point boom, guaranteed investment funds let you capture the growth and lock it in.

You pay a price for this protection — a percentage of the brand-name fund management fee.

In effect, Manulife Financial charges for the downturn protection. And it's very clear how to weigh what the guarantee is worth — and ask yourself if the downturn worry is worth it.

*Marek Tanana is an independent financial advisor and can be reached at 472-8130 or 1-800-262-1053 seven days a week.*

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