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In times of market volatility, it can be all too easy to give in to our emotional instincts and run for the exits. But when the going gets tough, the tough get active.

When it comes to building a portfolio that can withstand the slings and arrows of a fickle market, diversification across sectors, geographies and even by underlying business drivers is key to help mitigate much of the impact. Real assets such as infrastructure and real estate tend to have a lower correlation to traditional asset classes like stocks and bonds, and have revenue drivers that are very different from traditional assets, so they often come into their own in times of market stress.

Similarly, we believe actively managed asset allocation solutions can provide effective and dynamic diversification, offering access to portfolios that are able to both generate alpha and offer protection from twitchy market sentiment. These might include safe-haven assets such as gold, select currencies, and U.S. Treasuries, all of which can offer ballast to a portfolio in choppy waters.

And remember that uncertainty is often caused by local economic drivers, so if volatility spikes in one region, it doesn't necessarily follow to other regions. This is where exposure to global equities can help, allowing investors to cast their nets wide in order to access the best opportunities from around the world.

While it may be easier said than done, when volatility spikes it's important that we check our emotions at the front door and stay focused on our long-term investment goals. Turmoil can often lead to opportunity, and historically, the patient investor has been rewarded by taking advantage. History has taught us that despite our emotional reactions, it makes sense to stay invested, particularly for those in it for the long haul.

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A widespread health crisis such as a global pandemic could cause substantial market volatility, exchange-trading suspensions and closures, and affect portfolio performance. For example, the novel coronavirus disease (COVID-19) has resulted in significant disruptions to global business activity. The impact of a health crisis and other epidemics and pandemics that may arise in the future could affect the global economy in ways that cannot necessarily be foreseen at the present time. A health crisis may exacerbate other preexisting political, social ,and economic risks. Any such impact could adversely affect the portfolio's performance, resulting in losses to your investment.

Manulife Investment Management

Manulife Investment Management is the global brand for the global wealth and asset management segment of Manulife Financial Corporation. We draw on more than a century of financial stewardship and the full resources of our parent company to serve individuals, institutions, and retirement plan members worldwide. Headquartered in Toronto, our leading capabilities in public and private markets are strengthened by an investment footprint that spans 18 geographies. We complement these capabilities by providing access to a network of unaffiliated asset managers from around the world. We're committed to investing responsibly across our businesses. We develop innovative global frameworks for sustainable investing, collaboratively engage with companies in our securities portfolios, and maintain a high standard of stewardship where we own and operate assets, and we believe in supporting financial well-being through our workplace retirement plans. Today, plan sponsors around the world rely on our retirement plan administration and investment expertise to help their employees plan for, save for, and live a better retirement.

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