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How to navigate the financial storm of April 2025 ?

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Between fall and rebound: how to navigate the financial storm of April 2025?

The beginning of April 2025 was marked by a historic roller-coaster ride on the financial markets. Between April 2 and 9, investors experienced days of high volatility, with sharp declines followed by spectacular rebounds.

What can we learn from this period? And above all, how should we react to this instability?

What happened on the markets

On April 2, the announcement of new tariffs triggered a rapid fall in stock market indices, with sectors such as tech particularly hard hit. Nervousness drove volatility to rarely seen levels (VIX at 45.31).

Then, on April 9, the temporary suspension of certain tariffs triggered a historic rebound, with a rise of over 9% in a single session.

This sequence perfectly illustrates the “new normal” in which we are evolving: an environment where markets are sensitive to political decisions and geopolitical tensions, and where volatility has become the rule rather than the exception.

Investment advice out there... and what to think about it

On the Internet, you've probably heard or read advice like:

“Buy the dip, it's an opportunity to be seized!” “Rebalance your portfolio to limit risk.”

“Focus on technology sectors and artificial intelligence.”

“Diversify internationally, especially in Europe and emerging markets.” “We're approaching a recession, so be ultra-cautious.”

There may be some reality to this advice, but beware of preconceived ideas:

→ Yes, buying during a dip can pay off, but it requires a clear understanding of your profile and objectives.

→ Diversification is key, but it needs to be thought through and adapted, not systematic.

→ “Trendy” sectors can be volatile and overvalued. We saw this again recently with certain technology stocks linked to artificial intelligence, which surged at the start of the year before experiencing violent adjustments when the market became more nervous.

→ Announcements surrounding a potential recession should be taken with hindsight. Acting out of fear often leads to hasty decisions. Solidifying your wealth strategy can help you manage this fear.

8 questions to test the soundness of your wealth strategy for you and your family

1. Do I have a clear strategy in line with my objectives and risk tolerance?
2. Are my family and I well protected in the event of an unexpected event (job loss, disability, death, etc.)?
3. Are all our testamentary documents sufficient and up to date?
4. Is my portfolio balanced according to my priorities (growth, security, liquidity)?
5. Am I sufficiently diversified without being dispersed (balance between defensive and growth assets)?
6. Do I have an emergency fund to cover unforeseen events (6 to 12 months)?
7. Is my contingency fund solid enough to enable me to seize opportunities safely?
8. Do my investments fit into my overall wealth strategy, or are they managed independently, with no real coordination?

To sum up, today's environment requires us to adapt in order to move forward.

The global economic context is now marked by enduring uncertainties: trade tensions, fluctuating inflation and persistently high interest rates. This calls for flexibility, vigilance and patience.

The key, whatever the situation, remains the same: a personalized strategy, regularly reviewed, and professional support if required. A clear, evolving, flexible and well-supported strategy can be your best protection.



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