



March 15, 2023

<<First Name>>,

Recessions come on average every 3.3 years in the U.S. As an entrepreneur, you know that opportunities often arise in times of crisis. As much as the news and talking heads want to pretend otherwise, no one can forecast what's about to happen in the financial markets, especially in the short run (case in point: see what just happened suddenly at Silicon Valley Bank).

**NOTE: If someone is giving you investment advice and claims to be able to predict what's about to happen in the short term, do yourself a favor, get out of there.**

Are there going to be recessions? YES!

Will volatility stay high? YES!

That's part of being an investor. Investing during uncertain times can be challenging, but also highly rewarding in the long run. Waiting around trying to time it perfectly is not a winning strategy. Naturally, you won't feel great about investing until AFTER the markets have bounced high.

10 quick investing during a recession tips:

1. Ensure your portfolio has variety and isn't overly concentrated in one sector.
2. Focus on quality companies with strong balance sheets, cash flows, and stable earnings.
3. Consider defensive sectors such as healthcare, consumer staples, and utilities.
4. Invest for the long-term, resist the urge to make impulsive, fear-based decisions.
5. Review your "Investment Strategy Guide" that you set up at the beginning of your investment journey (if you don't have a written business plan for your money, ask your advisory team why not).
6. Look for opportunities in undervalued assets or sectors that may rebound the most as the economy recovers.
7. Consider adding alternative investments, such as private equity, real estate, or commodities, which may provide diversification benefits and potential downside protection.
8. Maintain some liquidity (but not too much) to take advantage of buying opportunities or cover unexpected expenses.
9. Review your portfolio regularly to ensure it aligns with your investment goals and risk comfort level.
10. Consider tax-efficient strategies, such as tax-loss harvesting or investing in municipal bonds, or private investments with significant depreciation opportunities, to minimize your tax liability.

As always, if you have any questions or would like to discuss your investment strategy further, please don't hesitate to reach out to my [PACIFIC CAPITAL](#) team.

P.S. If you've been following me on LinkedIn or reading my newsletters for the past few years, you'll remember 3 things I warned people about long before they came true: beware of high inflation coming, beware of significantly higher interest rates, and don't leave a ton of money sitting idle in the banks (especially the regional banks). Talk to us if you have questions about how to navigate these obstacles for your own business and personal financial situation.

[CLICK HERE](#) to schedule a conversation!

Sincerely,

**L Lance** ★★★★★

"Great team that helped to make sure not only my portfolio was balanced and made recommendations, but also reviews tax strategy, insurance, other liabilities and family planning."

Google Verified Reviews ★★★★★

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