



November 7, 2022

<<First Name>>,

October is a scary month. Halloween ghosts and goblins, and often a scary stock market decline. After a rough September, some "experts" expected October to be even worse. Yet this October turned out to be the best individual month in the stock market since 1976! Reminding investors once again, throw away your crystal ball. You can't predict the short term. Who could've guessed it would be the best month in 46 years?

5 Times When Investing Is Scary:

- 1) You make investment decisions based on what your feeling in the moment, leading to costly and permanent mistakes.
- 2) Your portfolio is not well-balanced. Either you're overconfident in one area or just unaware that you're over-exposed.
- 3) Your source of investment advice are friends, family, social media and news headlines, none of which have any context of your personal financial circumstances.
- 4) Nobody is coordinating your tax planning together with your investing, leaving you vulnerable to big mistakes.
- 5) You're frozen, not investing large amounts of money that are sitting idle at the bank that's losing value to record high inflation.

Reminder: ALL SUCCESSFUL INVESTING is goal-focused and planning driven. All failed investing is market-focused and current outlook driven.

To achieve a high level of growth, you must be patient and level-headed through some scary times. In the short-term, markets are unpredictable. However, the long-term is very predictable.

If you'd like more confidence about your financial future, [Click here and let's talk about it.](#)

Ps.: [Click here to find my new book \(and audiobook\) "Beyond the Money: 8 Lifestyle Shifts for Entrepreneurs with 8 Figures or More"](#)

Sincerely,



Chad W. Willardson
HEALTH ADVISOR FOR ENTREPRENEURS
Certified Financial Fiduciary®

S Scott 

"Pacific Capital is on top of things- they called us last week and saved us another \$10K in taxes with a small review of our bills. Incredible team!"



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