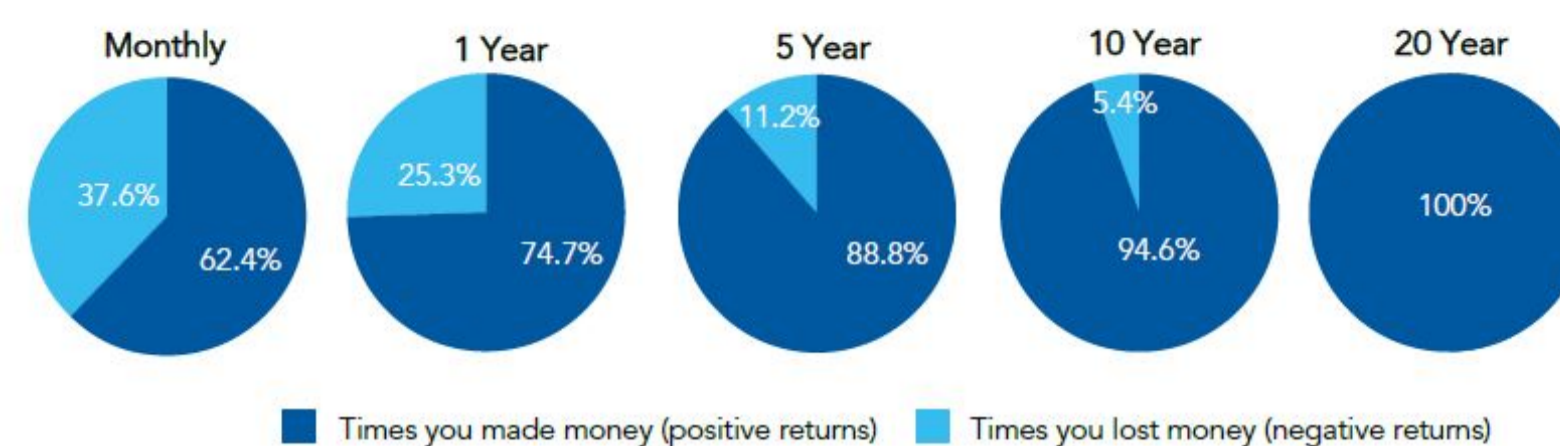




Increase your chances of positive returns

Rolling returns of stocks (1928-2018)



Sources: BlackRock; Bloomberg; Lipper. See front for a description of the S&P 500 Index. Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. It is not possible to invest directly in an index.

Investing involves risks, including possible loss of principal.

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Check that out! Regardless of when you started, you have a very high chance of success as a **long-term** investor. Beware of fake fortune tellers and financial entertainers who pretend to have a crystal ball.

Jack Bogle, the founder of Vanguard stated it well: "The idea that a bell rings to signal when to get into or out of the stock market is simply not credible. After nearly 50 years in this business, I don't know anybody who has done it successfully and consistently. I don't even know anybody who knows anybody who has."

Common things predicted by financial fortune tellers: 1) what will happen for a specific stock, 2) what the economy will do, 3) what interest rates will do, and 4) what the stock market will do...in the short run.

If you find yourself engaging with a financial fortune teller, change the topic, click off the article, shut off the TV. Go get some fresh air. It's no secret - markets will be volatile leading up to a divisive election. Instead of worrying about timing the market or what might happen, focus on what you can control and be a long-term investor.

Take a close look at that chart up top -- chances are you have at least 10 to 20 years to live, and the odds are in your favor as an investor. A great fiduciary advisor will not pretend to have a crystal ball; they will help you create and implement a financial strategy that will prepare you to be successful, no matter what happens in the short term.

As always, we are here for you when you need us.

Chad W. Willardson
WEALTH ADVISOR FOR ENTREPRENEURS

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