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**February 3, 2022** 

Be strategic when everyone else is scared!

It's easy to worry about the future. There are new reasons to fear a pending crisis every day of the week.

Almost all of the things we worry about are completely outside of our control. When the majority of the population is consumed by fear and panic, it's actually a great time to step back, assess the situation, and see what opportunities people might be missing.



There is much turmoil out in the world and a lot of uncertainty, but that's not new. The stock market (S&P 500) has been volatile and bumpy in the first five weeks of this year and is down around 5% as of today. That up and down roller coaster should continue for a while. Remember that volatility does not equal risk. Volatility actually gives (long-term) investors great opportunities.

In fact, the reason we earn great long-term investment returns is because of the uncertainty and volatility! If it was certain and steady with no volatility, the returns would be miniscule. Never let FEAR dictate your financial decisions. Start with a goals-based strategy and invest with the long-term in mind.

Tough times come and go, and human innovation always trumps fear. Long-term investors win. Successful investors make financial and investment decisions while grounded in a solid strategy and not based on how they feel in the moment. As volatility and uncertainty continues, we will keep finding great opportunities for our clients!

As always, if you'd like to schedule a time to talk about your own financial goals, please <u>click here</u>.

Stress Free Money

**Smart Not Spoiled** 

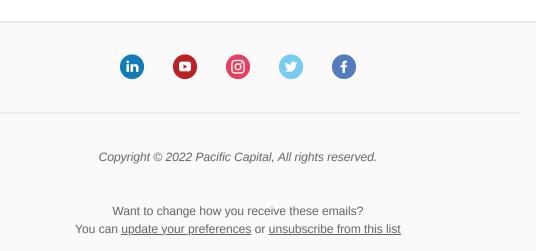
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