



July 19, 2018

You have two reasons to invest:

- 1)Generate cash flow TODAY or**
- 2)Generate cash flow beginning at some point in the FUTURE.**

If don't need the cash flow today, then designate your assets for more growth-focused strategies. During a recent Goals Conversation® with a newly referred client, we found their investment mix was completely disconnected from their goals. The mismatch between goals and strategy resulted in their net worth lagging far behind where it could've been.

Unfortunately, this is pretty common. You may entrust your money for someone to manage without fully understanding the "why" behind the strategy. However, with rising interest rates, full employment, and the equity markets growing a lot in the last few years, now is a good time to have a professional review of your finances.

Our core purpose at Pacific Capital is to help you enjoy life by removing your stress about money. Schedule a brief "Goals Conversation™" with our team by visiting our [website](#) today - no cost or obligation involved. You may also click [HERE](#) for our google reviews.



[Jobless Claims Lowest Since 1969](#)

Unemployment lines across the U.S. last week were the shortest since December 1969. Most of our clients own (or have sold) businesses and they share this optimistic long-term outlook across their wide variety of industries. Businesses are expanding and this momentum could be very positive for your personal finances if you take advantage of it. [Read More...](#)



[How to Win at Retirement Savings](#)

It's a shame that our education system doesn't spend more time and effort teaching children about personal finance. You and your family are likely going to carry the full financial burden of your own retirement as the vast majority of us do not have company pensions. The more you can learn and prepare, the better...[Read More...](#)



[Avoid These 3 Costly Social Security Mistakes](#)

We recently helped a husband and wife find a Social Security strategy that allowed them to receive an additional \$80,000 of income they didn't anticipate! A professional on our financial planning team is a National Social Security Advisor and can help you and your family maximize your income - reach out to us if someone you know is in their 60s and could benefit from discussing this. [Read More...](#)

