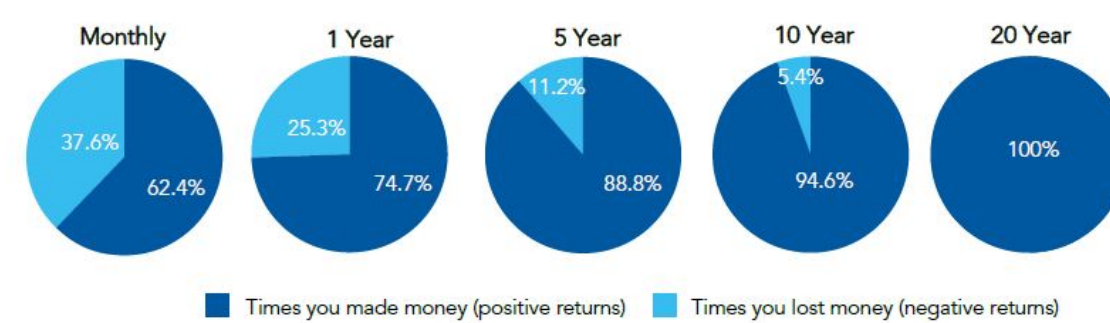




## Increase your chances of positive returns

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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### Increase your chances of positive returns

In one day this week, the Dow Jones dropped close to 1,000 points and the volatility index spiked up 40%! Investing in the financial markets carries risk. This is something you already know. If you already have a professional wealth manager whom you trust, then checking the markets everyday is a real waste of time and emotion (assuming your advisor has a written investment strategy they are implementing for you). Volatility is NORMAL. When people tell me, "wow, the market has been crazy lately," they might really be saying, "I'm not sure if my strategy is the right one for me because this makes me anxious."

The real enemy of investment success lies in personal emotions and lack of discipline. You may try and measure investment returns in the short term (week/month/quarter/1-year), but if you are a long-term investor, that picture above tells an important story.

Nothing is guaranteed in the markets, but if you have a solid financial plan and investment strategy, and are investing for at least 10 years (retired or not, doesn't matter), you have a very high probability of success. Do not fall into the temptation of panicking and jumping out of the airplane just because there is a little turbulence.

If you'd like to discuss your own financial life and get a professional checkup done, 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.

