



PACIFIC CAPITAL



March 26, 2018

MARCH MADNESS: Last week was the worst weekly decline in the stock market in over 810 days! The volatility of the markets have increased a lot recently.

Quick questions to ask yourself or your financial advisor:

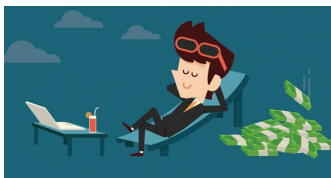
- 1) Do I own any investments that directly increase when the stock market goes down?**
- 2) Is the risk level of my portfolio appropriate for my age and goals?**

3) What changes should I consider in my investments right now?

4) How does volatility (that seems to be back after a couple of sleepy years) affect my portfolio?

5) When was the last stress test of my financial plan that showed what happens if the stock market goes down 40%? What did we learn from the stress test?

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