



February 5, 2018

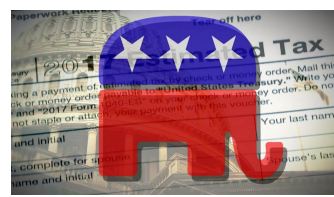
The Dow Jones is down nearly 2,000 points in the past two days! I've gotten some phone calls and texts from both clients and personal friends asking for guidance today. The media loves these kinds of days because they get you to tune in when the emotions are high and panic is setting in!

What should you be doing right now? Anything? That depends on your financial plan and your specific situation. Definitely don't make any emotional decision to panic and sell all of your investments. These kinds of declines are necessary for a healthy, long-term investing experience.

I know it's stressful for you. A recent study reported that 85% of adults in the U.S. feel anxiety about their finances. Roughly two-thirds of the people surveyed admitted that their financial anxiety was negatively affecting their health; 70% said it adversely impacted their home life.

Another study conducted by Boston College's Center for Retirement Research has found that American workers are \$6.6 trillion short of what they need to retire comfortably. Sure, there's still time to make some of that difference up, but what is your plan?

If you are like most people, you may not have a clear and specific plan for financial success. We invite you to consider doing a [Financial Life Inspection®](#) to get a clear assessment of your financial plan. Reach out to us for a free demo by calling 844-777-8777 or visiting us online at www.pacificcapital.com. You can also click on the picture above to watch a quick 2-minute video that gives a little insight into what we're talking about.



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