PACIFIC CAPITAL

February 12, 2021

I have a hunch about you.

When the stock market volatility is high, you check your account balances and pay attention to the markets more than normal. You might feel some stress and wonder what you should do while the market is dropping.

I hope what I'm about to say will help you overcome this: Volatility does not equal risk. Volatility is normal and expected.

Volatility is a temporary concept that passes with time. Most people see it as an excuse to act. But those actions lead to real risks, self-imposed risks, like being forced to take a pay cut in retirement because you made a temporary loss into a permanent one when you sold after the market fell, you changed investments out of fear, and your money couldn't keep up with inflation.

So the two ACTUAL RISKS you should worry about = permanent investment losses and outliving your money.

These two risks can be avoided if you plan ahead. If you'd like to have a conversation about this, click the blue button below and pick a time to chat with our Pacific Capital team.

P.S. If you enjoy podcasts, here is a link to 25+ podcast interviews I've done recently. I suggest you listen on 1.25x or 1.5x speed.

P.P.S. My book "Stress Free Money" got named by Forbes (business, finance, goals category) as #14 for "Top 21 Books to Read in 2021."

Sincerely,

Certified Financial Fiduciary®

Click HERE to read our google reviews.

Schedule a Call