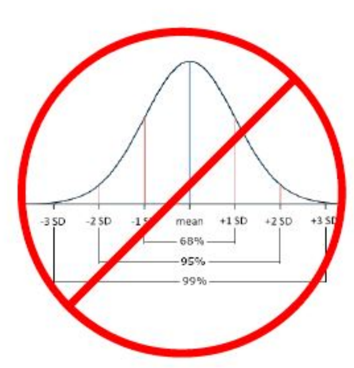
PACIFIC CAPITAL

April 30, 2021

Most people mistakenly believe that RISK is the chance that your investments might go down in value. If you believe that, then any time the stock market (or any market) is in decline, you'll feel your risk is high and that it's a dangerous time to be invested.

But market volatility is not your big risk. Markets are supposed to go up and down in the short run.

Risk is measured as the probability that you won't meet your financial goals. Investing should have the *exclusive objective* of minimizing this risk.



Standard Deviation (Volatility)

Benchmark Risk

Achieving the Goal

My advice: be more intentional with your money. Your money exists to give you the security, the lifestyle, the freedom, and the time to do what you want with those whom you care about. Only you can really decide what that looks like, but your money, investments and financial planning should all be aimed at making those goals a reality.

If you'd like to have a conversation with our team to take the next steps on getting your money working towards your goals, click the blue button below to schedule a time to talk.

Have a great weekend!

Sincerely,

Certified Financial Fiduciary®

Click HERE to read our google reviews.

Schedule a Call