

PACIFIC CAPITAL

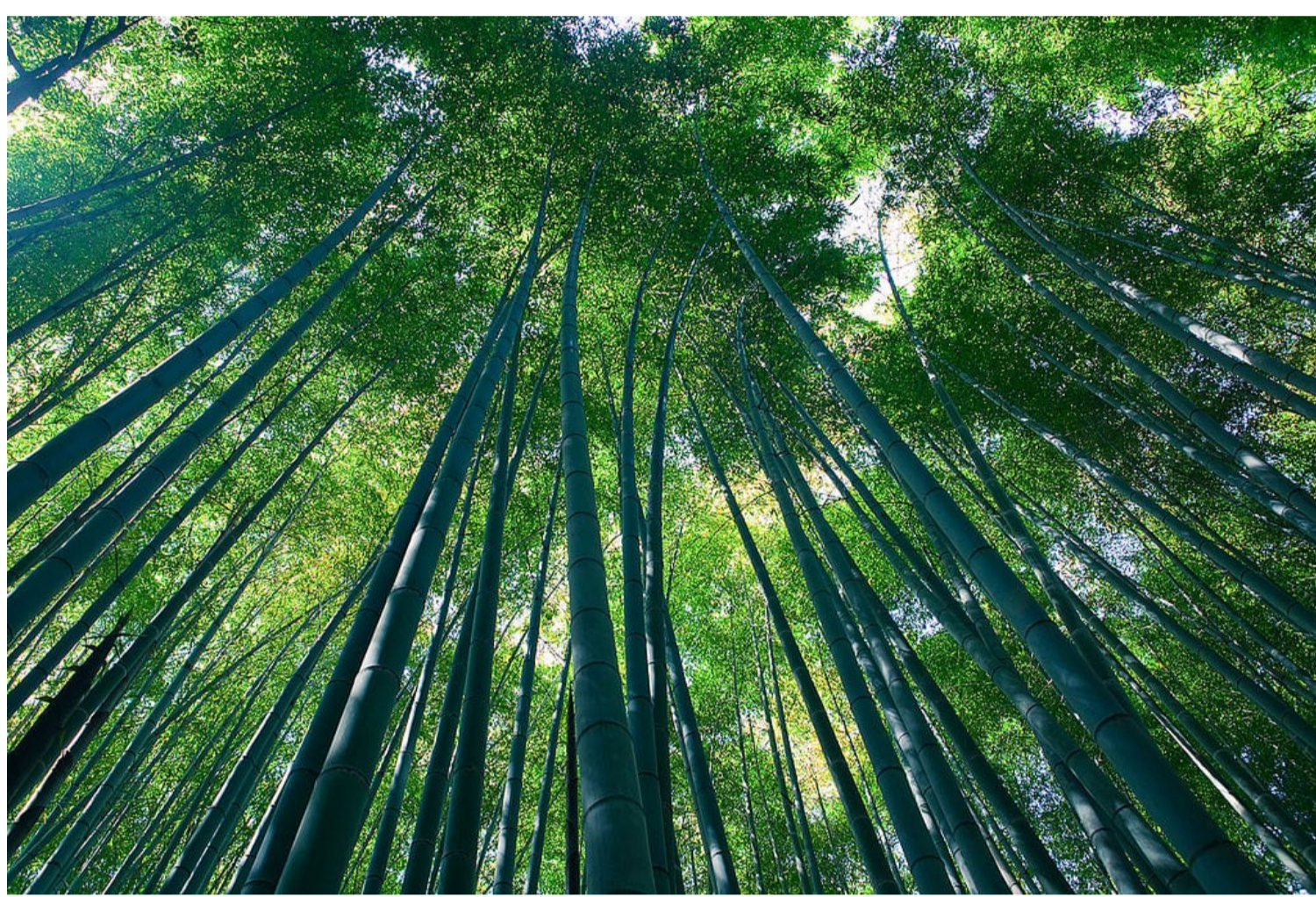


May 11, 2022

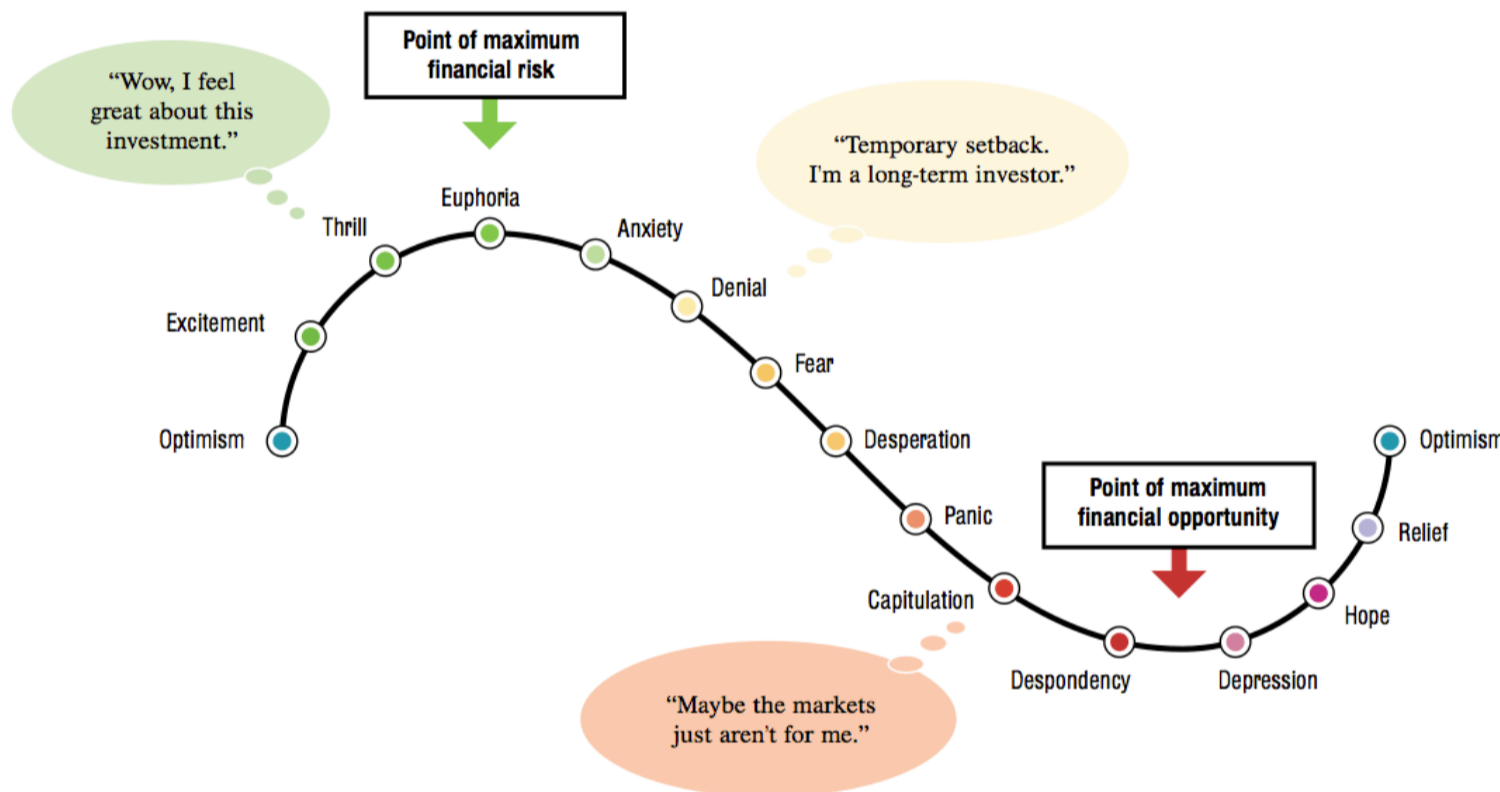
Sometimes I feel like Bill Murray in Groundhog Day, repeating the same steady counsel as back in the "tech bubble" two decades ago... as investors, we have such short-term memories.

A few real headwinds: Inflation is high, interest rates are rising quickly, and people's confidence in where things are headed is low. All that being said, long-term investment success is still goal-based and planning-driven. Every time in history when the markets decline you cannot see light at the end of the tunnel. The primary function of financial "journalism" seems to be terrifying you out of ever reaching your goals by sticking to a long-term investment plan.

It's been said that checking your stock portfolio everyday is like setting up a webcam in the forest to monitor the growth of the trees. It makes almost as much sense as wanting to uproot your trees every winter when the leaves fall off, somehow believing that this next time around spring will not come.



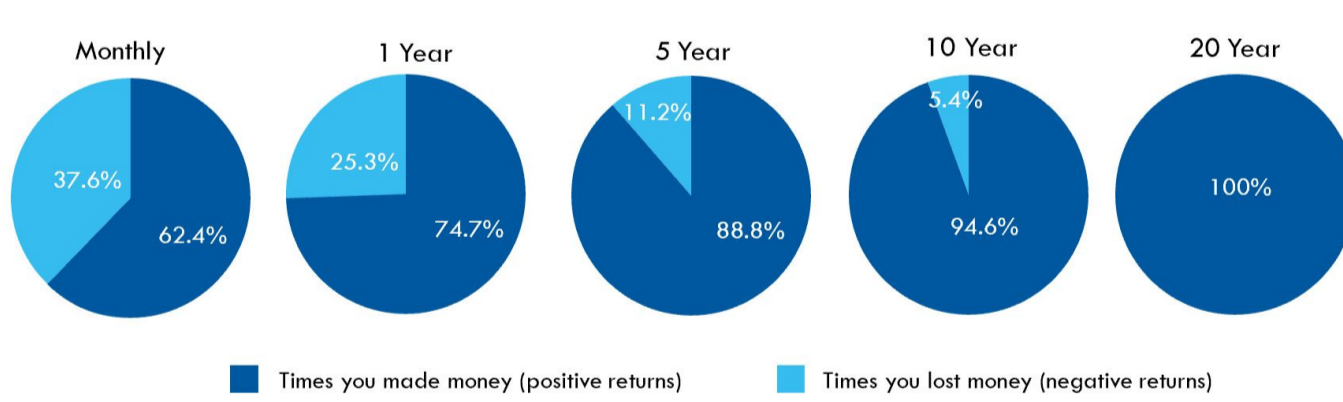
Watching financial markets and getting your feelings caught up in the temporary investment declines is exhausting. Yes, it's real money at stake! While I may not know your personal financial situation, I know you should not make an emotional, panicked decision right now. If anything, keep a steady head about yourself and look for ways to put money to work while the uncertainty and volatility is high.



To repeat the important message I've been sharing for 20 years, the only sure way to capture the full permanent growth returns of the stock market is to be willing to fully capture the temporary declines. There are always people predicting more crisis and doom ahead. There is never an "end in sight," but a turnaround always comes. Eventually, the stock market reaches the bottom of the temporary slide and resumes its permanent uptrend. Times like these make it all the more important to follow a personalized Investment Strategy Guide.®

Increase your chances of positive returns

Rolling returns of stocks (1928-2020)



Sources: BlackRock, Bloomberg, Uppier. See foot 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 risk, including loss of principal.

Most of you are long-term investors so check out the two circles on the right. Those are excellent odds! If you have questions about your investment strategy and have a desire to get a second set of eyes looking at your financial life, let us know! Simply [click here](#) to schedule a time to talk with us.

A few resources to check out - the first is an article I found that has a lot of good info in it:

[7 Tips For Investing Success](#)

[Stress Free Money](#)

[Smart Not Spoiled](#)

[My Podcast Interviews](#)

Sincerely,



Chad W. Wilfordson
WEALTH ADVISOR FOR ENTREPRENEURS

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