

April 27, 2022

The stock market (S&P 500) is down -12% this year. However, the previous three years were up +27%, +16%, and +29% (graph shows each of the last 95 years).

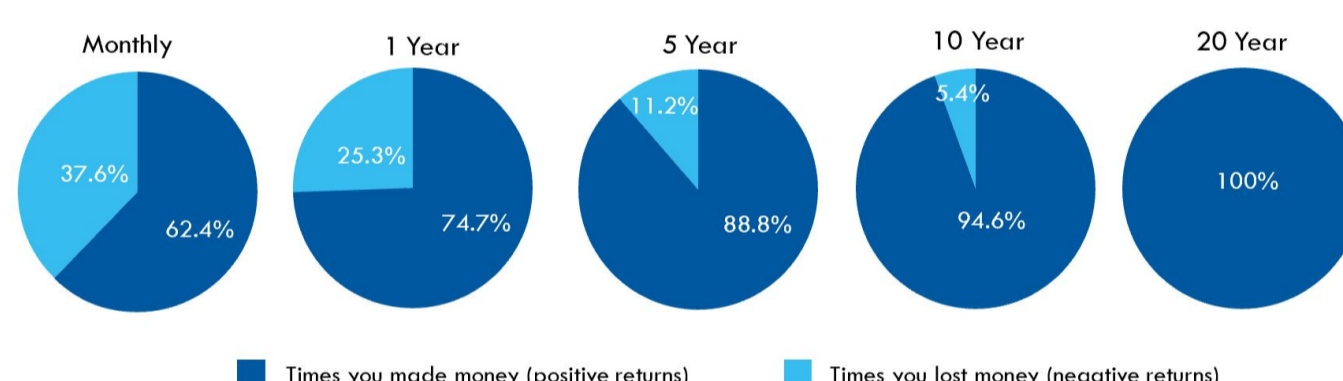
Your investment portfolio values fluctuate up and down on a daily basis. The steepness of those changes might vary, but volatility is normal and expected. When volatility is high, it's natural to feel anxious, like you should react and do something. Maybe you should. Maybe you shouldn't? Because this message is going out to over 12,000 people, I can't give you specific direction on your personal situation.

I can tell you that our [PACIFIC CAPITAL](#) clients are not panicked. They have confidence in their strategy, knowing they hired us to make rational long-term decisions for them in times of economic and/or market stress. In fact, many of them are sending large sums from their bank account into their portfolio to invest while the markets are down!

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. 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; Lipper. See front 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. Have a great rest of the week and upcoming weekend!

A few resources to check out:

[Do you have a tax preparer or a tax strategist?](#)

[Stress Free Money](#)

[Smart Not Spoiled](#)

[My Podcast Interviews](#)

Sincerely,



Chad W. Willardson
WEALTH ADVISOR FOR ENTREPRENEURS

Certified Financial Fiduciary[®]

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Schedule a Call

