



(My wife Amber scuba diving with sharks)

July 20th, 2023

Hello ,

What does “RISK” 🚫 actually mean to you? Many investors mistakenly believe that risk ONLY means “the chance my investments could lose value.”

If you believe that, then every time the stock market (or any market) goes down, you feel risk is high and may view it as a dangerous time to remain invested. This misunderstanding is why so many novice investors lose money.

Please pay close attention:

Volatility ≠ Risk.

⬆️ If you learned that one principle, you’d be ahead of almost everyone else out there. Short-term market fluctuations are normal. It’s part of the deal. This does not equal risk. It’s supposed to be a bumpy ride that goes up in the long run 📈. The real risk you should worry about is falling short of reaching your important goals. Another risk that matters is the risk of your money losing its real purchasing power over time (because of inflation).



Often we get questions from concerned families who say they want to “reduce risk”, but what they are really trying to do is minimize the ups and downs. **Our mission is not to insulate you from short-to intermediate-term volatility, but to minimize your long-term regret. Volatility ≠ Risk.**

Investing is a means to an end—the end being the achievement of your financial goals. The ultimate purpose of your wealth is to provide you with security, the lifestyle you desire, and continuously expanding freedom and time to do what you truly want with those you care about.

[CLICK HERE](#) to schedule a time to chat with our [PACIFIC CAPITAL](#) team about how to focus on reducing risks that matter while getting the most out of your financial life!

P.S. If you have kids and haven’t checked out my podcast yet, here it is: “[The Smart Money Parenting Show!](#)” We typically produce 3 brand new episodes a week, each under 20 minutes.

Sincerely,



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