March 6, 2020

Dear Client:

It’s normal for the stock market to go up and down, with changes occurring at any given time. Anything can bring on shifts in the market -- from news of a potential alarming pandemic like the coronavirus outbreak to uncertainty about the upcoming national election. But even in weeks when market volatility seems to be unceasing, we can usually count on better days ahead. That’s why it’s important to keep market corrections in perspective.

In terms of the stock market, we should always keep a steady long-term outlook -- looking at years of performance, not weeks or months. Ultimately, what it really comes down to is your comfort level, what we call risk tolerance. Equally important is goal setting, which has a long-term focus.

While things may feel a little uneasy at the moment, the current market conditions should not be cause for alarm on your part, as we’ve worked diligently to help try to protect your hard-earned assets from market drops with a diverse retirement strategy as much as possible. But to help you make sense of everything that’s going on, we’ve put together this helpful guide about understanding market corrections. It’s full of historical data and information on what you can expect during a correction.

If your circumstances have changed or you’ve found out that you’re not comfortable with the amount of risk in your portfolio as you were the last time we talked, please give us a call. As your trusted financial professionals, we’re happy to sit down with you -- anytime -- to help you determine if you need to make any changes to your current retirement strategy. As always, we’re here for you whenever you need us.

God bless,

Kelly Kelly

President & Chief Executive Officer

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