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## Managing Risk The Right Way

Hello,

You might be surprised to learn that the fall is one of the riskiest times of the year when it comes to your money. We're heading into the full-blown holiday season, with all its over-spending and debt; but more fundamentally, research has shown that we manage risk around money poorly in the darker, shorter fall days.

What does this mean for your financial plan this year? Volatility has returned to the markets, bringing with it risks and opportunities. After a tumultuous October, being aware of the factors shaping the economy and markets as we move into 2019 can help you make the adjustments needed to stay on track.

As we are living longer now, making sure you are planning for your money to last well into your 80s, 90s, or even 100s, can give you the peace of mind to fully relax and enjoy the holidays. Above all, being aware of how your emotions can affect your decisions, and taking a measured, balanced approach to your investments can help you navigate a course to brighter days.

Please feel free to share these articles with your family and friends, they are excellent conversation starters.



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