

March 29, 2019



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Two Certainties Of Financial Planning

Hello,

The old saying goes: there are only two certainties in life—death and taxes. In financial planning, we can add another certainty: market volatility.

Lately, it may feel like markets are more volatile than ever. You may be wondering if this volatility will be the new normal; and continue for the rest of 2019. It's important to remember that market swings are normal, and part of healthy market behavior. The best way to deal with volatile markets is to not lose sight of the big picture. Long-term investors with a well-constructed financial strategy can withstand and gain from periods of market volatility.

It's tax time, and all things considered, taxes can be relatively straightforward. We've worked together to create an investment strategy that minimizes your tax burden. But there are important changes in the tax code in effect this filing season, so now is a great time to evaluate your tax strategy and to make sure you are maximizing your return. Please reach out if you have any questions or concerns.

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



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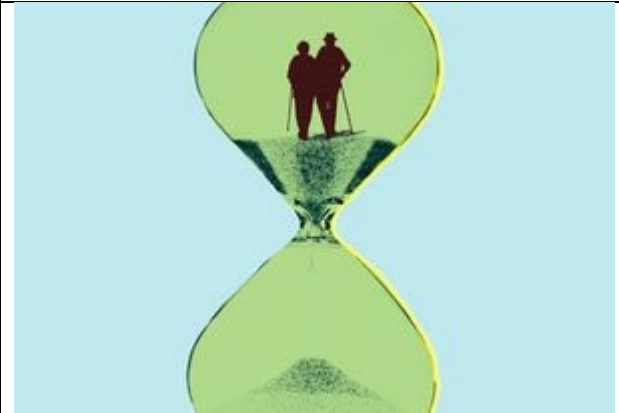


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