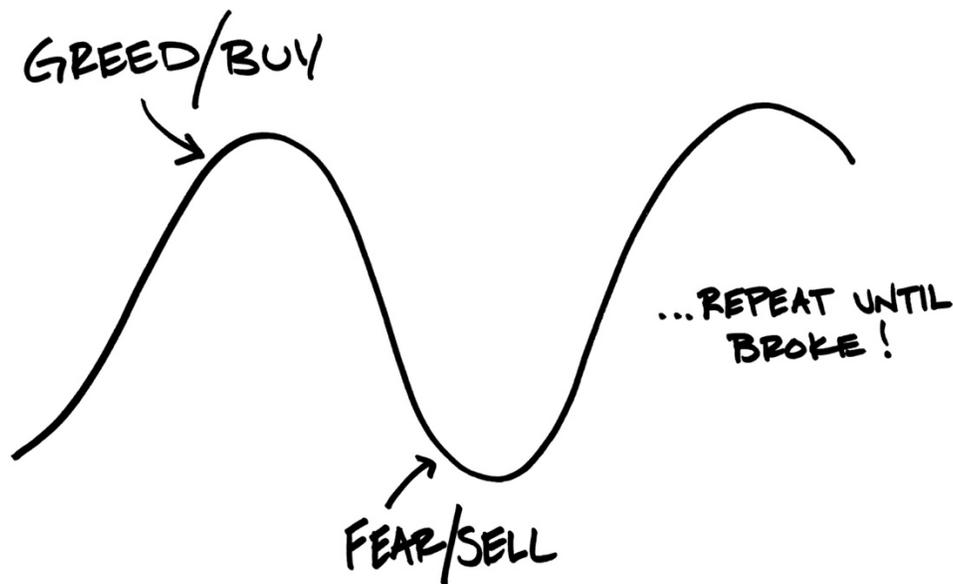


Hi- Ben here!

With the market recently at new highs, I want to talk about a pattern we sometimes see with retirement planning clients. We all know that the market sometimes feels like a roller coaster (except the fun part is on the way up!!). And, lately, we've been having a great ride...

Yet, we act surprised and even sometimes get scared when the market starts falling. It's actually a normal part of the roller coaster (and also normal to have an elevated blood pressure when the ride starts down). One of the toughest parts of a financial planner's job is to navigate conversations around the pattern below, and help people behave better with their money.



BEHAVIOR | GAP

We often see people suffering from FOMO (fear of missing out), so they buy at the wrong time. The thinking is something like,

“The market is at an all-time high...let's get in there.”

And then once they've bought at the top, the ride gets really scary going to the bottom. And, yep, you guessed it—they sell near the bottom because the fear is too intense.

Now, the market may have more room to run, but, obviously, you want to avoid the FEAR and GREED pattern. Here are a couple of articles to help you think through your investment strategy.

The first is from Nerd Wallet about Dollar-Cost Averaging. If you're contributing to a 401k or previously contributed to one, you've used dollar-cost averaging.

<https://www.nerdwallet.com/blog/investing/dollar-cost-averaging-2/>.

The second is from The Balance and gives historical returns of the market over the last 20 years.

<https://www.thebalance.com/stock-market-returns-by-year-2388543>.

As Warren Buffet once said, "The stock market is a device for transferring money from the impatient to the patient." I hope this helps and enjoy the rest of your week!

Best,

Ben

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