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Dear Clients,

### FINANCIAL NEWSLETTER UPDATE

First and foremost, I hope you and your families are well. I hope they are safe. That's the focus right now.

There is a lot of information out there. Good and bad. Charlie Baker announced a Massachusetts shelter in place *advisory* for all non-essential workers. This is an advisory - not an order. For now, we are still working at the office and if the orders change and for some reason we cannot, we will all be working remotely from home. Our systems have the capability *and* security protections in place to be able to do so. We are "meeting" with clients over the phone. We are in a health *and* financial crisis. Please be assured that regardless of the next steps nationally or statewide, we are here for you during all of this. You can count on us. We are all in this together.

Second, most of you are NOT in stocks. You are in diversified mutual funds -mostly dividend-producing, diversified mutual funds.

It can be tough to keep cool when you see the market dropping or to control your excitement when you see it shooting upward. But overreacting to market movements or trying to "time the market" by guessing at future direction may create additional risk that could negatively affect your long-term portfolio performance. Like we always say, you don't really want to buy when the market is soaring and you don't want to sell when it's falling.

As most of you know, I like "old school" companies. Rich histories and decade of experience dealing with and through all types of market cycles. American Funds, Franklin Templeton, Prudential, Lincoln as well as other fund and Insurance companies we tend to deal with, feature investment processes with a multiple manager approach and systems that work to provide less volatility than the overall markets. Again, these are companies that have been stalwarts of the industry for decades. Their deep fundamental research, global perspective, deep pockets and long-term views have helped our investment portfolios hold up well in times like these.

Consider this advice not only from me and Warren Buffet, but from John Bogle, a famed investor and mutual fund industry pioneer: "*Stay the course.*"

*Regardless of what happens to the markets, stick to your investment program. Changing your strategy at the wrong time can be the single most devastating mistake you can make as an investor. When you look back through previous periods of market swings, the long-term view has been rewarded."*

The media generates news (and noise) 24 hours and day and 7 days a week. You can check the market anytime day or night -even from your phone. Don't. Put it down. Turn it off. The barrage of information might make you feel that you should buy or sell investments in response to the latest "breaking news" story, market drop, politician speech or tweet or geopolitical event. This is natural. We all have those feelings. We are here to help you navigate through them so you don't react emotionally to market swings --which might negatively alter your long-term goals. We want to avoid making short-term decisions about those long-term goals.

Since 1987, markets have continued to show that they are fully capable of gripping participants in panics. What causes markets to drop? Uncertainty and fear.

For example, even a recent example of last August. Yes, August 2019. If you got spooked on August 14<sup>th</sup> of last year and sold some or all positions in your portfolio, you might have missed out on more than 13% equity market growth over the rest of the year. We don't try to time the market. We spend time in the market.

In saying this, uncertainty is scary. It is frightening. It is nerve-wracking AND I urge you to not focus on fear. Again, most all of us are in dividend producers which will buy additional shares on sale and/or income-producing products with an income rider which will not stop or go down. For many of you, that is why we put you in those pension replacing products -for stability and protection.

Remember, together we will get through this. Together, we will come out on the other side.

We will be updating our website, and sending out newsletters regularly. We will also broadcast webcasts.

Included are some pieces from American Funds with hopefully, some helpful and encouraging information.

Call the office if you want to talk or have any questions at all. Again, we will get through this.

Best,

*Joan, Tracy, Dawn & Dee*

[\*\*Click here for American Funds Newsletter\*\*](#)

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