

Navigating financial wellness

Preparation, communication and prudence

March 2023

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As wealth advisors for high-net-worth investors and business owners, our team focuses on long-term financial strategies, plans, and analyses to help clients navigate financial turmoil and market volatility. Charting a sound financial future requires informed analysis, long-term planning that anticipates market downturns, and prudent decision-making within the context of the plan when unprecedented circumstances arise. Here are 3 lessons on navigating financial wellness and how our team helps build your future.

Lesson #1: Experience matters—be prepared for unexpected financial crises within your long-term plan

With decades of experience, we've helped clients navigate through financial crises since the 1990s, including the dot.com tech bubble burst (2000), the post-9/11 economic downturn, and the 2008 global financial crisis.

While working within the established parameters of our clients' long-term financial plans, our proactive approach includes making necessary, prudent changes to help minimize portfolio risks. This includes rotating to different types of investments within market sectors focusing on companies with solid balance sheets and a high probability of weathering the market turbulence. Characteristics of these companies include financial strength, projected business solvency throughout a period of prolonged economic weakness and a business model that is poised for growth as the economy improves.

When markets are relatively stable, we address possible plan changes and rotations during scheduled calls with our clients in anticipation of downturns. We help our clients understand and take precautions for increased market volatility.

Lesson #2: Address multigenerational needs—nurture in-depth communications with clients and their families

We see first hand, the benefit of having deeper, more detailed conversations that include several generations and multiple members of a family asking pertinent questions about their investments. These in-depth, productive

conversations are designed to help clients minimize the impact emotions can have on decision-making and provide comprehensive, unbiased information so we can make informed decisions together with their families. We want to protect clients from making reactive decisions.

Lesson #3: Maneuver within the portfolio to limit downside and be positioned for quicker recovery.

During times of volatility, it is important to adhere to long-term plans and protect portfolios by taking precautions, limiting downsides, and anticipating possible outcomes. We want to help clients lessen potential losses and recover more quickly when the market stabilizes. Thoughtful discussions and prudent decision-making now can help clients understand what to expect and be positioned for quicker recovery.

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