



INVEST WELL.

March 20, 2020

Your team of professional advisors at RPg Family Wealth have experienced a number of precarious markets, including the Savings and Loan Crisis (late 80's/early 90's), the dot-com bubble (2000), 9/11 (2001), Corporate Scandals (2002) and the Global Financial Crisis (2008 and 2009). Each of these crises was very different, with unique underlying issues.

The one constant in every challenging time has been uncertainty, and the market seems to have a severe disdain for uncertainty. Uncertain times aren't new. In 2008, the future of the entire financial system was in question. In 2001, terrorism cast a new and horrible shadow over the markets. But time and time again, investors find the path forward even when the steps ahead aren't always clear.

Today's outlook can't be wrapped up in a hopeful quote on Instagram that makes all of your fears go away. These are hard times. There are tough decisions to make. Our message to you today isn't a neat message of hope. We must understand that things will get messy. It will be painful in the short run, but if managed properly we believe it will be a time of great opportunity. From an investment point of view, we are prepared to get through this difficult time with you together.

Markets decline. It's an unavoidable part of investing. It's a matter of when, not if. What matters most is how we respond. If you've built a portfolio that matches your time horizon and risk tolerance when markets are calm, then a surge in volatility may not feel as devastating. It may even be viewed as an opportunity to contribute to your investment plan at a lower level. This is especially true if you have adopted discipline around diversification and regular rebalancing.

Investors should rarely, if ever, react in a purely emotional fashion to a dramatic move in the market. And therein lies the rub. Emotions. Adding to underperforming asset classes and trimming outperforming ones goes against the emotions of fear and greed that often drive investment decisions.

We have seen turbulent markets. We've prevailed through wars, Great Recessions and many other uncertain times. We know how hard it is to avoid getting caught up in the here and now. This is especially true when the media bombards us with a 24/7 news cycle rife with speculation and rumor. As investors and advisors, we are here to quell your fears during these uncertain times. We remain strong and focused on your long-term priorities. Now more than ever, we encourage you to remain in close communication with your advisor, reaffirming your long-term objectives.



Plan Well. Invest Well. Live Well.

RPg FAMILY WEALTH ADVISORY, LLC

25 BURLINGTON MALL ROAD | SUITE 307

BURLINGTON, MA 01803

(781) 547-8660

WWW.RPGFAMILYWEALTH.COM



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