TRUEJOURNEY

Market Volatility

At TrueJourney, we help clients navigate life's financial ups and downs, including one of the most common challenges investors can face: market volatility.

Volatility can make even the most experienced investors uneasy. Sudden drops in the market, economic uncertainty, or shifting global events can cause short-term turbulence. But volatility itself isn't unusual. It's a natural part of investing, and understanding how to respond can help you stay on course toward your long-term goals.

During periods of volatility, it's important to remember that markets have always experienced ups and downs. The key is not to react emotionally or make hasty decisions based on short-term movements. Instead, take a disciplined, diversified approach that's built around your personal goals, time horizon, and risk tolerance.

A well-diversified portfolio can help cushion the impact of market swings by spreading your investments across different asset classes like stocks, bonds, and cash alternatives. Regularly reviewing and rebalancing your portfolio can also help ensure it stays aligned with your objectives, even when markets shift.

Successful investing often comes down to perspective and patience. Rather than trying to time the market, which is nearly impossible, it's typically more effective to stay invested through cycles. Missing even a few of the market's best days can significantly reduce long-term returns.[1]

In times of uncertainty, it can also help to revisit your investment plan. Are your goals still the same? Has your tolerance for risk changed? Making thoughtful adjustments when needed can help you stay confident and focused, even when the headlines are unsettling.

If market volatility has you questioning your strategy, we can help you take a closer look at your portfolio and wealth management plan. Let's discuss ways to potentially strengthen your approach and prepare for the next market cycle. It will help you feel more confident, no matter what the markets bring.

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1. "The perils of trying to time volatile markets: Missing the market's best days," Bloomberg and Wells Fargo Investment Institute. Read more.