



Five Strategies To Improve Your Investing Experience



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There are numerous investment philosophies, but at the end of the day, almost all investors have a common goal – to have their money work for them and increase their assets.

As financial professionals, our goal is to partner with each of our clients on their unique journeys and create a game plan for optimizing their wealth. While we keep a watchful eye on their investments and provide recommendations, we strive to help our clients develop and understand a plan to pursue their financial goals. Our approach incorporates the philosophy that we believe our best client is an educated client.

Do you have an investment philosophy? Are you aware of the common denominators that knowledgeable investors have? Here are five key strategies that can help you become a more proficient investor and improve your investing experience.

The Sooner the Better

“The best time to plant a tree was 20 years ago. The second-best time is now.” Of course, it’s better late than never, but those who begin their investing journey early have an advantage. For example, the further away you start investing from your retirement age goal, the more opportunity you have to build your “nest egg” and see more solid returns on your money.



Strategy 1

Begin your investment journey as early as possible.

Strategy 2

Consider consistent, recurring additions into your portfolio.

Strategy 3

Understand your risk tolerance and look for strongest, not highest, returns.

Strategy 4

Adopt a long-term viewpoint on investing and practice patience.

Strategy 5

Seek the help of a qualified financial professional.



refunds, holiday or birthday cash gifts, or work bonuses, can boost your investment portfolio.

Also, identifying strong investments and adding to them when appropriate is a healthy habit for investors. Being consistent requires discipline, but this strategy can prove to be very fruitful over time. **As a financial professional we enjoy helping clients maintain a consistent investment approach.**

The more time you allow your investments to grow, the more you can utilize the benefit of compounding. Compounding your returns is one of the biggest assets investors have. Reinvesting your profits or distributions, instead of spending them, can generate larger sums of money, creating a healthier portfolio over time.

Using time as an advantage, more and more parents and grandparents are setting their children up for financial success. Custodial Roth IRAs, 529 Education Savings Plans, and teen brokerage accounts are potential avenues to help youth start saving early and help them become financially literate. **If you'd like to explore options for your children or grandchildren, please contact us and we'd be happy to help you.**

Consistency is Crucial

For your money to grow, it is helpful to have a systematic approach of adding to your investments on a consistent basis. Whether it is each paycheck, once a month, once a quarter, or annually, creating a plan for recurring additions into your portfolio will support you in pursuing your financial goals. Also, allocating all or a percentage of "bonus" dollars, such as a tax

Strong Returns versus the Highest Potential Return

One of Warren Buffet's well-known sayings is, "if you aren't thinking about owning a stock for ten years, don't even think about owning it for ten minutes." Instead of looking for the latest and greatest, or what could possibly give you the highest return in the shortest amount of time, savvy investors commonly employ a lower risk, longer time duration versus a higher risk, shorter time duration.

While risk is an inevitable part of the investment process, each investor needs to determine how much risk they are comfortable with. Your risk appetite can be relational to your knowledge, proficiency, and financial literacy. Temperament also plays an essential role in risk determination. Understanding your emotional tendencies when the markets waver will help you determine what risk assessment level is most ideal for you.

As a financial professional, one of our primary goals is to help our clients create a plan that considers risk tolerance. If you are not sure what your risk tolerance is, call us and we can help assess and determine this for you.

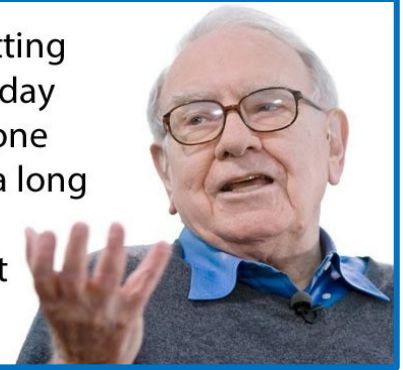
Taking a Long-term Viewpoint on Investing

We have all heard the sayings, “Patience is a virtue,” or, “Good things come to those who wait.” There is considerable merit to these adages when discussing investment viewpoints.

Historically, equities have rewarded long term investors. In the current volatile economic environment, having a long-term mindset can help manage the anxiety and mental strain an erratic market can bring to even seasoned investors. We understand that adopting a long-term mindset can be difficult, especially when you see your portfolio decline, so here are four key elements to help you harness this long-term mindset:

- 1. Understand that market turbulence is normal.** Markets go up, and markets go down and while these fluctuations are uncomfortable, they are not uncommon.
- 2. Avoid or limit media exposure.** Fear sells, and the media will go to many measures to keep you in their audience. Focus on your personal goals and objectives and don't let media outlets reduce your confidence or commitment to your well-devised plan.
- 3. Patience has a proven track record.** Historically, investors who stayed in the market through volatile times came out significantly ahead of where they would have been should they have pulled their money out.
- 4. Remember you are “investing” which is considered a long-term activity.** You are not “trading” which is a higher-risk, intense activity with many unpredictable variables.

“Someone is sitting in the shade today because someone planted a tree a long time ago.”
- Warren Buffett



Seek Help

Even the best of the best in every field often need assistance or advice. Your financial goal is different from anyone else's, with unique parameters and nuances. It needs special attention!

Having the expertise of a knowledgeable financial professional can help you understand and navigate the maze of potential tax ramifications. Professional guidance can assist you with your investment considerations like time horizons and risk tolerance. There is no “one size fits all” approach to investing and it's often prudent to explore the various options and strategies available to you.

It is our goal to assess and understand each of our clients' needs and objectives. As skilled financial professionals, we can help you create a well-devised, diversified financial plan. We want you to succeed in your financial endeavors!

We are available and accessible to you. We believe in keeping an open line of communication with our clients. Should you have any questions or concerns, please contact us.

Conclusion

We value our clients and are honored to be a part of their journey. We strive to understand the objectives of each individual so we can create an optimal plan.

As a reminder, please keep us aware of any changes (such as health issues, changes in your retirement goals, or the sale of a home). The more knowledge we have about your unique situation the better equipped we will be to best advise you.

If you'd like to have an assessment of your investment portfolio and overall financial picture, we can discuss this at your next review meeting, or you can call us to set up an appointment.

We pride ourselves in offering:

- consistent and strong communication,
- a schedule of regular client meetings, and
- continuing education for every member of our team on the issues that affect our clients.

As always, we appreciate the opportunity to assist you with all your financial needs.

We want to offer our services to other clients just like you!

Please share this information with others!

Do you know someone who may benefit from this information?

If you would like to share this article with a friend or colleague, please call Cher at Zephyr Investment Management at (805) 496-6810 and we would be happy to provide them this valuable information.



"We Cannot Direct the Wind, But We Can Adjust the Sails."

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