

We are here for you!

The last few weeks have seen rapid change in most American's lives as we have seen a malicious virus go from someone else's problem far, far away to having governors in many states issuing shelter in place instructions. We are blessed with wonderful clients ranging from the Pacific Coast to the Atlantic Coast and wanted to provide assurance that no matter where you may be reaching out from, we remain committed and equipped to serve.

In IL, as of Saturday afternoon March 21st all but essential workers were directed to shelter in place. Our business, as referenced in Section 12.F of the governor's decree, is considered essential and we will continue to be open for business however, in an abundance of caution, we are substituting in-person meetings with virtual meetings on Zoom or with tele-meetings. Should you wish to reach out to us, please call our main number and if you get our voicemail kindly leave a message and number you prefer us to use to call back. Whether we are exercising our business continuity procedure off-site or are in the main office, we will get back to you the same business day.

Let's turn our attention to current financial markets. As of the market close Monday, March 23rd, the DJIA was down **-34.85%** YTD. You may feel like this is unprecedented but we should keep in mind that in 2001 we were down **-49%** when the dot.com bubble burst and down **-57%** in 2007/2008 during the financial crisis. Have we hit the bottom for this current market crisis? Maybe not. Will investors survive it? We believe so. For a history of market responses to crisis, please see the attached.

In addition, we often share thought provoking pieces authored by industry experts and thought that the attached perspective from a non-industry professional may also be an interesting read. Enjoy *"A Transformed Investor's Reaction to Coronavirus,"* courtesy of Dimensional.

Finally, since our founding our vision has been to leverage technology for your benefit to allow you multiple, state of the art communication channels. Please see the attachment regarding your wealth management resources and call us if you have any questions or would like assistance leveraging any of these tools.

We pray for the safety of you and your loved ones and look forward to the next time we get to meet with you again in person. In the interim, don't hesitate to give us a call or to reach out to us electronically if we can be of assistance. We are here for you!

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A Transformed Investor's Reaction to Coronavirus

Dave Goetsch
Executive Producer, The Big Bang Theory

Mar 03, 2020



The news is full of stories about the coronavirus. It's scary. My 10-year-old son came home from school today worried about it. We don't know how many people this will infect, nor how it will impact the world economy. This is exactly the kind of thing that would have freaked me out 20 years ago, spiked my blood pressure, and made me glad that all my money was in cash.

Back then, I would have seen this story as yet another piece of evidence for why I chose not to invest in stocks. Because I couldn't predict the future. "Why invest when you don't know what is going to happen tomorrow?" I would ask no one in particular.

One of the great gifts in my life has been [learning that I can still invest without needing to know what is going to happen tomorrow](#), because I'm a long-term investor.

It's been 20 years since Y2K, 12 years since the financial crisis, 10 years since H1N1, and six years since the Ebola outbreak. Any money I might have invested right before Y2K (which hit on the heels of the Asian financial crisis of 1997) and left through all those ups and downs would have turned out fine—as long as I was widely diversified, with low costs.¹

I don't plan on touching the money I have in the market for 20 years. So when it's 2040 and I look back at the coronavirus story of 2020, what will I think? Honestly, I don't know. I gave up trying to predict the future a long time ago. But based on nearly 100 years of market data, I am choosing to be a long-term investor. I believe that the reason I get a good return over decades and not months is because markets are uncertain. If they weren't, we'd call them a savings account. For me, riding out these ups and downs is not only one of the best ways to build a portfolio, it's the most stress-free way of living.

I might be wrong, but decades of financial science suggest it's a sensible course, and that's good enough for me.

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1. This statement assumes an investment in a broadly diversified all-equity portfolio and maintained over the specified period. Other time periods and different investments may have different results, including losses. A hypothetical dollar invested on December 1, 1999, and tracking the MSCI All Country World Index (net dividends), would have grown to \$2.38 on February 29, 2020. However, performance of a hypothetical investment does not reflect transaction costs, taxes or returns that any investor actually attained and may not reflect the true costs, including management fees of an actual portfolio. Changes in any assumption may have a material impact on the hypothetical returns presented. It is not possible to invest directly in an index. MSCI index data © MSCI 2020.
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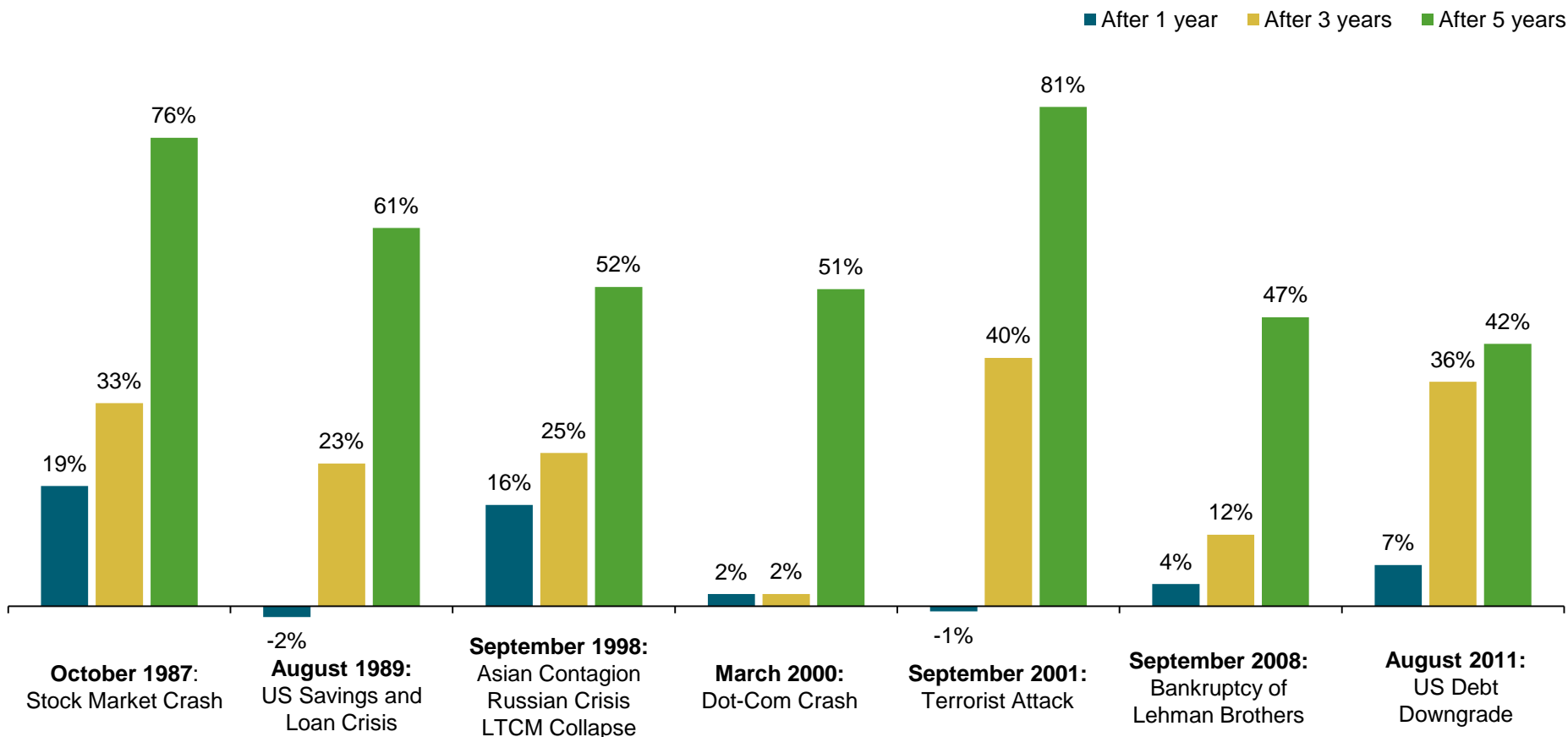
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The Market's Response to Crisis

Performance of a Balanced Strategy: 60% Stocks, 40% Bonds



Data sources: Represents cumulative total returns of a balanced strategy invested on the first day of the following calendar month of the event noted. Balanced Strategy: 12% S&P 500 Index, 12% Dimensional US Large Cap Value Index, 6% Dow Jones US Select REIT Index, 6% Dimensional International Value Index, 6% Dimensional US Small Cap Index, 6% Dimensional US Small Cap Value Index, 3% Dimensional International Small Cap Index, 3% Dimensional International Small Cap Value Index, 2.4% Dimensional Emerging Markets Small Index, 1.8% Dimensional Emerging Markets Value Index, 1.8% Dimensional Emerging Markets Index, 10% Bloomberg Barclays Treasury Bond Index 1-5 Years, 10% FTSE World Government Bond Index 1-5 Years (hedged), 10% FTSE World Government Bond Index 1-3 Years (hedged), 10% ICE BofAML 1-Year US Treasury Note Index. Assumes monthly rebalancing. For illustrative purposes only. S&P and Dow Jones data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. ICE BofAML index data © 2019 ICE Data Indices, LLC. FTSE fixed income indices © 2019 FTSE Fixed Income LLC. All rights reserved. Bloomberg Barclays data provided by Bloomberg. Dimensional indices use CRSP and Compustat data. Past performance is not a guarantee of future results. Returns of model portfolios are based on back-tested model allocation mixes designed with the benefit of hindsight and do not represent actual investment performance. This information has been taken from sources, which we believe to be reliable, but there is no guarantee as to its accuracy. For index definitions please visit <http://mfinwealth.com/index-definitions/> 6/14/19. 2582293.1





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Bank: The Bank of New York

ABA Number: 021000018

Beneficiary: Pershing LLC

Beneficiary Account Number: 890-051238-5

Ultimate Beneficiary: (Title of account funded)

Account Number: (Your Account)

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