



Alan Sylvestre

It has been some time since I have communicated “From the Desk of,” and I felt as if now would be a good time. I reserve this group communication to help provide context in volatile times and to discuss topics that I hope are helpful. In my opinion, being a good advisor requires the ability to understand the “lens” of which someone looks through when they are making a decision. Observations and conversations that I have with individuals help me understand this lens and influence the writing.

My assumption is that you are feeling a little uneasy about the direction of the investment markets. That is understandable, and you are not alone. The significant amount of daily news on policy initiatives, such as tariffs, allows and requires analyses to potentially play out worse case scenarios. These scenarios essentially get played out in front of you through media, even as they are incomplete, but will help solidify your bias and fears that you may have. It is like constantly hitting that same finger (that is already injured) when doing yard work!

During times like these, I encourage us all to focus on what we do know, and for you to utilize our experiences to help guide actions. Give yourself some grace and walk away from the constant barrage of negative information and rely on our team to take care of the day-to-day work with investments and planning. We have been very actively gathering information that is helping us craft an investment plan that meets your individual needs.

The wealth planning process has **7** steps. Consider these steps of the wealth planning process when you are looking at your overall scenario (*from CFP.net, a “Guide to the Seven Step Financial Planning Process”*):

1. Understand your personal and financial circumstance – take an inventory of assets, liabilities, and your budget. Keep this from year to year to see changes.
2. Identify and select goals – if you can work together with your family and others that are important to those goals to create.
3. Analyze your current course of action and look at potential alternative courses of actions.
4. Work with our team to develop your key financial planning action steps.
5. Share your plan with others who you want to impact.
6. Implement the wealth planning recommendations.
7. Through regular meetings monitor progress and allow updates along the way.

Over the last 30 years, interactions (and there have been thousands) with all of you have taught me about the importance of investments and finances. That importance is not based in the percentage return year to year, but rather in the real connection in what they can do to help you live your life. Of course, the opposite effect can occur if the investments become a daily stressor. In the worst-case scenarios, investments can actually become a burden. Prioritizing how investments are used is an individual/family process. In these decisions I have seen some common threads that are important. A common thread that I see as very important to most is **Legacy**. One can find a definition on the internet, in this case citing the definition from Oxford dictionary as, **“The long-lasting impact of particular events, actions, etc... that took place in the past or of a person’s life.”**

Our group stands steady in our resolve to focus on a process that helps you secure your Legacy. We will continue to use an approach that has stood the test of the last three decades to help you be successful. I hope the sun is starting to warm you and that you reach out if you have any needs or questions. Thank you for the opportunity to serve you.

*Alan Sylvestre*

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