

If you've checked the news lately, you've likely seen headlines like:

Stocks fall, oil prices rise on darkening economic outlook from Middle East war

The tone feels serious. And when markets pull back at the same time, it's easy to feel like something bigger is happening.

As of late March, markets are down about nine percent from recent highs. That can feel significant.

This Part Is Normal

But declines like this are actually common.

Markets regularly experience pullbacks. Sometimes they're tied to economic data, sometimes interest rates, and sometimes conflict and oil. The cause changes. The pattern doesn't.

We've seen oil shocks and geopolitical events many times before. Each one feels different in the moment because the headlines are different. But markets have a long history of working through them.

Pullbacks are not unusual. Recoveries aren't either. This isn't new. It just feels new.

And that matters, because when something feels new, the instinct is to react.

Purpose of Your Plan

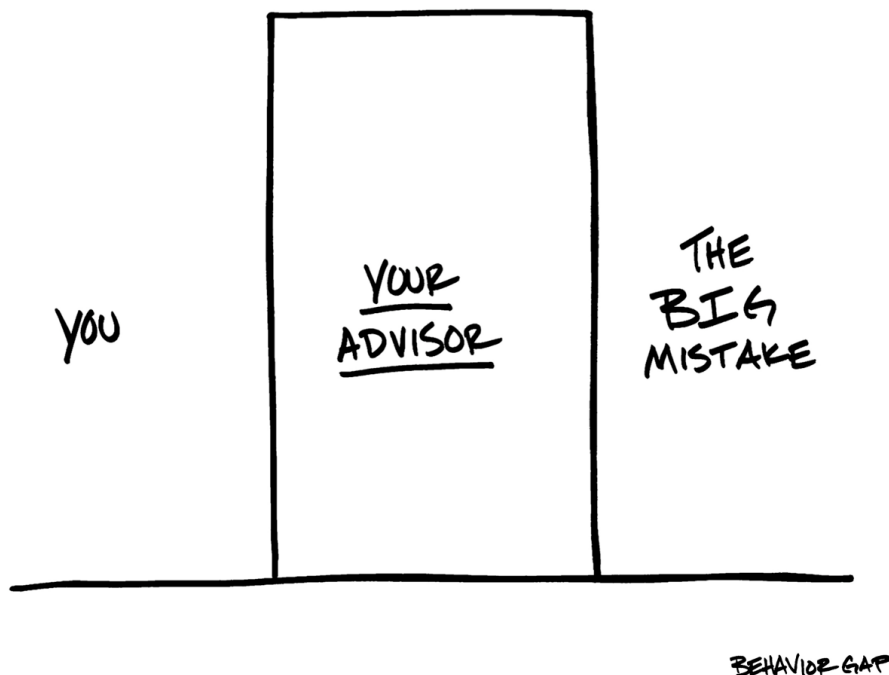
But your plan was never built for calm markets. It was built with periods like this in mind. Times when uncertainty rises, headlines get louder, and emotions start to pull at decisions.

What matters now isn't the headline.

It's staying aligned with your long-term goals and continuing to follow a disciplined approach.

Moments like this are not a reason to change the plan. They are exactly why the plan exists.

Please reach out should you have any concerns or wish to discuss further.



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Forbes America's Best-in-State Wealth Advisors 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

Forbes America's Next Generation Wealth Advisors 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

Five Star Wealth Manager 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025

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2018, 2019, 2020, 2021, 2022, 2023 Forbes Best-In-State Wealth Advisors

Source: Forbes.com (Awarded 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025). Data compiled by SHOOK Research LLC based 12-month time period concluding in June of year prior to the issuance of the award. [Awards Disclosures](#)

2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025 Forbes America's Top Next-Gen Wealth Advisors & Top Next-Gen Wealth Advisors Best-in-State (formerly referred to as Forbes America's Top Next-Gen Wealth Advisors, Forbes Top 1,000 Next-Gen Wealth Advisors, Forbes Top 500 Next Generation Wealth Advisors)

Source: Forbes.com (Awarded 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025). Data compiled by SHOOK Research LLC based on 12-month period concluding in Mar of the year the award was issued. [Awards Disclosures](#)

2015-2023 Five Star Wealth Manager Award

Source: fivestarpromotional.com (Awarded 2015-2025) These awards were determined through an evaluation process conducted by Five Star Professional, based on objective criteria, during the following periods:

2015 Award - 11/30/14 - 05/18/15

2016 Award - 11/30/15 - 05/18/16

2017 Award - 09/26/16 - 04/28/17

2018 Award - 10/24/17 - 05/21/18

2019 Award - 10/22/18 - 05/03/19

2020 Award - 10/27/19 - 04/24/20

2021 Award - 11/30/20 - 06/25/21

2022 Award - 12/31/21 - 06/10/22

2023 Award - 11/14/22 - 05/31/23

2024 Award - 10/10/23 - 04/30/24

2025 Award - 10/09/24 - 05/01/25

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