

2025 has been a turbulent year for investors. From unexpected policy shifts to rising global tensions, it's been a challenge to stay calm and focused amid the noise and uncertainty.

We saw surprise tariffs spark a steep market drop and increase uncertainty about the economy. Consumer confidence fell to multi-year lows. Then came the conflict between Israel and Iran, adding to the wave of negative headlines and forecasts of market declines.

And yet, despite all of that, the market managed to climb to new all-time highs by late June.<sup>[1]</sup>

So far, this year has truly been a roller coaster. The S&P 500 Index<sup>[2]</sup> experienced a sharp decline of nearly 20%, followed by a rapid rebound — gaining more than 24% from the April lows. These kinds of swings serve as a powerful reminder that markets can move quickly and that recoveries often begin when things headlines are still negative.

## What to Do During Chaos

In times like these, investors are faced with a choice. We can “get off the ride” in an effort to avoid more volatility, but that may come with the unintended cost of missing the recovery or next bull market.

The better path? Tune out the short-term noise, focus on what we can control, and stay grounded in your long-term plan. That plan is more than just numbers; it's a source of clarity, confidence, and perspective when everything else feels uncertain.

Now more than ever, staying connected to your financial plan, and leaning on my guidance, can help you navigate the inevitable ups and downs of the market while keeping your long-term goals in clear view.

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<sup>[1]</sup> June 27, 2025 the S&P 500 Index hit a new all-time high. S&P 500 hits an all-time high — rebounding to its level when Trump's second term began

<sup>[2]</sup> The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries. All indices are unmanaged and may not be invested into directly.

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