THOUGHTS FOR THE WEEK

MIRACLE TONE

September 12, 2025

Research has shown that simply listening to 528 hertz music – known as solfeggio frequency music or "miracle tone" music – can reduce stress hormones, increase feel good-hormones such as oxytocin, and positively impact the autonomic nervous system (1). More recent studies have shown that the vibrational sounds of 528 hertz can reduce levels of reactive oxygen species – unstable molecules that damage cells – and increase cell viability (2).

The science is still out on exactly how 528 hertz music provides these benefits to its listeners. Some chalk it up to a placebo effect. One theory suggests that the vibrations of 528 hertz music resonate with bioelectric rhythms in our bodies and help restore order and a sense of equilibrium– known as coherence – at the cellular level. Coherence, simply put, is a harmonious state, in which cells are synchronized, organized and coordinated, and everything is working as it should.

What does coherence look like at the financial planning level?

It includes thoughtful investing, thorough planning, and coordination across the many facets of a complicated financial life. This is how we think about coherence on behalf of clients:

On the investment side, we aim to build resilient, long-term investment portfolios, capable of increasing purchasing power over time, participating during strong markets and surviving during turbulent ones. We start with a focus on liquidity, with a goal of you having enough in cash to cover the next 1-2 years of spending, and enough in high quality fixed income to cover a number of years beyond. The idea is to put a significant gap, in years, between your spending needs and when you might need to sell a long-term asset, like a stock, to meet those needs.

With liquidity needs planned for, the balance of the portfolio can be invested in assets with potential for long-term growth like, stocks, real estate, private equity, etc. Prices of these assets tend to be more volatile, but these also tend to offer higher rates of return for those willing to absorb that volatility and higher degree of risk. The volatility is congruous with the design: we consider it the necessary "price" for the opportunity to compound at higher rates.

What disrupts coherence at the portfolio level? Most often, it's not the news cycle, market corrections, or rare events like the financial crisis in 2008. Rather it's behavioral disruptions – chasing returns in a strong market; or hiding from volatility in a weak one. To earn attractive long-term returns, you need to survive the short-term; and it's behaviors that most often get in the way.

And it's not just investments. Planning plays a key role in long-term success; planning and investments complement one another, and the more planning and investments are fused together, the more you raise the odds of a successful outcome.

This could take the form of thoughtful selection of existing assets that are used to fund family gifts or for charitable contributions. It could be weighing decisions that fall outside typical investments – insurance, for example – in the context of your total balance sheet. It could even be tamping down expenses a bit when spending starts to meaningfully outrun returns.

The idea is that investments and planning support and reinforce each other. Making decisions in the context of your entire financial picture, and entire balance sheet, allows you to weigh cost and benefits across multiple aspects.

Lastly, coherence necessitates coordination across your team: your financial advisors, your attorneys, your accountants, your insurance professionals, etc. A coordinated team, rowing in the same direction, and effectively communicating across disciplines, improves decision making and improves outcomes.

Coherence across your entire financial picture isn't about perfect timing, the hottest investments or clairvoyant foresight. It's about thoughtful design, and then trusting that design to work over time. If the latest news cycle or headline makes you want to crawl out of your skin, turn off the news for a bit. Have you considered a 528 hertz playlist instead?

Enjoy your reading and your weekend,

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Sources:
1. Akimoto K., Hu A., Yamaguchi T., Kobayashi H. Effect of 528 Hz Music on the Endocrine System and Autonomic Nervous System. Health. 2018;10:1159–1170. doi: 10.4236/health.2018.109088 [https://www.scirp.org/html/2-8204397_87146.htm]
2. Babayi T., Riazi G.H. The Effects of 528 Hz Sound Wave to Reduce Cell Death in Human Astrocyte Primary Cell Culture Treated with Ethanol. J. Addict. Res. Ther. 2017;8:1–5 [https://www.omicsonline.org/open-access/the-effects-of-528-hz-sound-wave-to-reduce-cell-death-in-human-astrocyteprimary-cell-culture-treated-with-ethanol-2155-6105-1000335.php?aid=91771]

Awards:
2024-2025 Barron's Top 250 Private Wealth Management Teams
Source: Barrons.com (Awarded 2024-2025). Data compiled by Barron's based on 12-month period concluding in Dec of the year prior to the issuance of the award.

2024-2025 Forbes Best-In-State Wealth Management Teams
Source: Forbes.com (Awarded 2024-2025). Data compiled by SHOOK Research LLC based on 12-month time period concluding in March of year prior to the issuance of the award.

Mike Burbank | **2017-2025 Barron's Top 1,200 Financial Advisors: State-by-State**
Source: Barrons.com (Awarded 2017-2025). Data compiled by Barron's based on 12-month period concluding in Sept of the year prior to the issuance of the award.

Mike Burbank | **2020 & 2022-2025 Forbes Best-In-State Wealth Advisors**
Source: Forbes.com (Awarded 2020 & 2022-2025). 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

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