

Investment Insight: Advice Can Be a Tangible Asset



The investors who do best are those who collaborate with an investment professional.

Ask a dozen people to name their most prized asset today and most are likely to say their homes, assuming, of course, they didn't buy it in the past few years. In that period, the value of residential real estate in major markets across the United States began to fall.

Investors who have built wealth through the stock market would probably cite individual stocks and stock mutual funds as one of their most valued assets.

Individuals who have accumulated wealth through the fixed-income market would list their bonds and bond-related investments among their most treasured assets. This is especially so if they have enjoyed the long-term benefits of compounding by consistently reinvesting distributions from these securities over the years.

The one answer that you are unlikely to hear is an answer that may surprise you, because it is rarely called an "asset" at all. That's because this asset seems intangible and you won't find it in any portfolio. This asset neither has a current price nor fluctuates in value. In fact, a good one of these is fairly consistent regardless of how any market performs from one day to the next. Yet, the value of this asset can be just as important in helping you achieve your financial goals as any other one in your portfolio.

So what is this asset?

The answer is me, your Hilliard Lyons Financial Consultant. I can provide important guidance in every market environment, and especially in times of market volatility. I can help keep your financial ship on course toward your long-term goals.

For example, when markets turn downward many investors sell off stocks as prices are plummeting. But, more times than not, the markets stabilize and reverse course, creating paper profits for individuals who saw the market downturn as a buying opportunity.

Who was more likely not to sell during this period -- the individual who invests on his or her own, or the investor collaborating with a Financial

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The complexities of building, preserving and passing along wealth have never been greater. Affluent investors are increasingly seeking guidance and comprehensive solutions that consider their unique circumstances and long-term goals. It's my pleasure to work with such individuals to offer insight, advice and solutions in helping them reach their goals.

Consultant? While no one can say for sure, astute market observers would make a strong case for the investor collaborating with an investment professional.

Even if an individual who invests on his own has the knowledge to make prudent decisions, he or she is still making decisions that involve *his* or *her* hard-earned money. And when anyone is making decisions of importance involving his or her own money, emotions are bound to become a factor.

That said, when the stock market falls and the value of one's assets is in sharp decline, it may be more difficult for the solo investor to remain stoic and focused on a long-term strategy than it is for the individual with an advisor – especially if the decline has an immediate impact on the solo investor's quality of life.

I have seen many periods of market turbulence and I don't have that emotional attachment. As a result, I can maintain a clear focus on what best to do for you given changing market sentiment.

So whether you are building wealth to secure a comfortable retirement or protect the assets you have already accumulated, now is a good time to call me for an appointment. I will take the time to conduct a thorough evaluation of your portfolio to help ensure it not only best reflects your investment goals and risk tolerance level, but also that your entire financial picture is designed to help you achieve your objectives within your desired time horizon.

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