



## A Better Life Through Better Planning

The world continues to watch in concern as the coronavirus continues to spread. All the while, market swings have been prevalent and volatility continues to shake up investor's worlds. Are the recent market swings making you feel uneasy? Maybe you're checking your balances more often than you have in the past. Remember that markets are designed to handle uncertainty in both falling and rising markets, and having a financial plan in place during such times, can give you the peace of mind to focus on the more important things in life.

Multiple surveys have been conducted over the recent years, and it's estimated that only 25% of investors work with an advisor and have a financial plan in place. Reasons why investors skip out on this opportunity could be because they think it's too complicated, too expensive, or they don't have enough money. At Waterfront Advisors, we know that financial planning can be a daunting task. As assets grow, so do your choices, and that's why we're here. We believe that successful long-term investing rests on the foundation of a good financial plan. More specifically, a plan that our clients can stick to and feel comfortable with during uncertain markets. We believe that managing wealth is really about maximizing the quality of one's life.

It's important to regularly review your investment portfolio and financial plan. Particularly if your needs and personal situation has changed since your last review. If you have a plan in place already, we suggest reviewing your current asset allocation is still in line with your long term goals. If you don't have a plan in place, now is the time to start. Take control of your financial well-being, and meet with a financial advisor to help you create a financial plan so you have more time to do the things you love, and live life the way you choose.

We're Waterfront. We're here to help every step of the way.