## Is Your Portfolio Designed to Weather the Investment Storm?

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To say the stock market has been chaotic so far this year is an understatement. With just 10 trading days into 2016, every major index is in turmoil - The Dow Jones Industrial Average has plummeted over 1,300 points, the S&P 500 index is off by almost 8 percent, and the NASDAQ is down 10 percent.

As an individual investor trying to grow your nest egg so you can have a better financial future, this is clearly an

unsettling turn of events. It raises the proverbial elephant-in-the-room question that, in my humble opinion, every serious investor needs to reevaluate: Should you get your money out of the stock market now? Or should you just take this activity as normal and move on with your life?

In all honesty, I'd be doing you a great disservice if I told you which route you should take without first examining the actual composition of your portfolio, and also, speaking with you in detail. In the same way, I'd caution you against taking any such suggestions from anyone else including the so-called experts in the media – unless and until that person has done a thorough examination of your portfolio.

Here's why. Whatever effect the stock market is having on your portfolio is only a symptom of the actual underlying issue: how your portfolio is arranged, and whether or not you have the most efficient arrangement to achieve your expected outcome. The market is bound to either go up or down at any given time. So the real question should be what your specific portfolio is expected to be doing in the midst of all that? Were you sold a portfolio with a tendency to always go up? If yes, then, you obviously need to be very worried when it drops in value. Alternatively, if your portfolio is expected to occasionally plummet, to what extent? And is the current dip within those expectations?

Building a secure financial future is never supposed to be a nerve racking endeavor. But how do you find peace of mind amidst a volatile stock market? As I have said on many occasions, it all boils down to doing it right from the get-go with a skilled advisor who will help you build just the right portfolio based on your individual circumstances and



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specifically the amount of volatility you can live with, while clearly defining expectations. Time and time again, we see that cutting corners and/or buying into whatever seems trendy at the moment usually has a way of not ending well.

It is a fact of life that the stock market will continue to be unpredictable, but your future must be built on a solid foundation. We invite you to come in for a private consultation where we'll help you probe the tough questions that needs asking to ensure that your portfolio is where you want it to be so that you can live rather than stress about your future. Call 877.656.9111 or visit

www.LaserFG.com to book your no-obligation session today.

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After all your years of hard work, retirement isn't something on which you can afford to compromise - you need a robust plan to tackle the uncertainties ahead.

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