CYRS
Wealth
Advisors, LLC

RETIREMENT & WEALTH
MANAGEMENT SOLUTIONS

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**Perspective**.

The current events provide an excellent opportunity to communicate some important points as furthering our mission of working to improve your life's financial outcomes.

Having been through market corrections, I can tell you that what derails peoples financial and investment plans, is often failing to follow pre-established and confirmed goals.

A common question I hear is, "because of valuations changes, do I need to change something"?

The short answer is no, and that you are never advised to change an investment plan because of volatility. Volatility is normal, and in formulating your financial and investment structure that is in place; age, objective outcomes, tax planning and asset allocation has been factored into your accounts. Time frames associated with each account are carefully considered, as well as risk metrics. Capital market risk and historical downsides are baked into your account structures, to help you weather normal human emotions associated with investing over different periods of times. Thought the temptation is to revert to "market timing" strategy, no evidence has ever been demonstrated supporting success of this. In fact, much to just the opposite.

At the same time, peoples often common largest risk to achieving successful financial outcomes, is failure to follow through on pre-established plans. Once the waters turn rough, (such as is current), people often perceive that they may need to alter their course of direction.

Since you and I have no control over economic events, public policy, or geopolitical risks, I encourage people to focus on concentrating upon life financial goals. If those have not changed, (nor such things as income or job or family), then life goals likely have not changed, and neither should a portfolio construction. Normal account rebalancing and investment manager substitution based upon managers following expectations, prospectus objectives, executing Investment Policy Statement mandates and standards are applied. These items are monitored in an ongoing manner as part of our services. If a manager deviates, then we take action on your behalf.

Peoples largest risk is commonly staying consistent, applying principles of financial and investment science. In short following your plan and not being distracted. Here is where risk tolerance, objectives and asset allocation are applied in an ongoing manner.

As news of the coronavirus continues to dominate the headlines and occupy your attention, it's understandable that you may be concerned about your portfolio. Financial anxiety can have a profound impact on your quality of life—so some additional tips to help you minimize stress during these times follow:

**Focus on the long term**
When the markets are swinging up and down, it's hard to concentrate on long-term objectives. But remember that your investments are structured to meet the needs of your personal situation—factoring in your long-term goals, your risk tolerance, and your time horizon.

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Depending on your circumstances, you may have investments allocated for specific goals and needs. Investments for long-term goals are typically invested more aggressively, which means they can be—and probably have been—more volatile. Keep in mind that you likely won't need to liquidate these assets in the immediate future, so there is time for them to recover from their losses and potentially grow even more. Alternatively, investments that support short-term needs are generally invested in strategies that seek to reduce volatility and risk.

It's normal to feel like the markets will rise forever during bullish periods or drop until they're worthless once things take a negative turn. Although we can't predict when the coronavirus threat will end, you may find comfort in knowing that we've experienced similar market movements, from similar threats, in the not-too-distant past: —and we've made it through to the other side.

**Take care of yourself**

Anxiety of any sort can have negative effects on your health. In the short term, it can cause irritability, headaches, muscle tension, insomnia, fatigue, and many other symptoms. Longer-term chronic stress can lead to more serious afflictions, like high blood pressure, heart disease, and diabetes.

The markets and economy are certainly not worth risking your health, so it's important to take care of yourself during this stressful period. Try getting outside for some fresh air, taking a daily walk, riding a bike, or eating healthy foods. You can also try relaxation techniques, like meditation, yoga, massage, or deep breathing. Getting plenty of sleep is important, too. If the evening news is causing you alarm and keeping you up at night, consider reading an enjoyable book instead.

**Mind your media usage and look for positive distractions**

If you find yourself constantly scrolling through social media on your phone or glued to the TV screen, there's no doubt you will be inundated with stories of gloom and doom. Some media outlets tend to sensationalize stories to attract a larger audience. This can cause unnecessary alarm. If you feel you must check the headlines, try visiting the websites of more trusted sources, such as the Centers for Disease Control and Prevention or the World Health Organization. They will have the most up-to-date news on the coronavirus, along with tips to protect yourself.

It's also good to find positive distractions, like watching an upbeat movie, listening to your favorite music, or talking with friends and family.

**Count on us**

We take our commitment to our clients seriously—many of you know from experience, especially in times like this. We recognize that the market volatility and other issues beyond our control can cause emotional strain. And that's one reason we are here for you, no matter what concerns you have, whether you're worried about the economy, the markets, or your personal situation. We're just a phone call away.