



Featuring: A note about current events, financial literacy awareness, office news, and another step on the Playbook challenge!



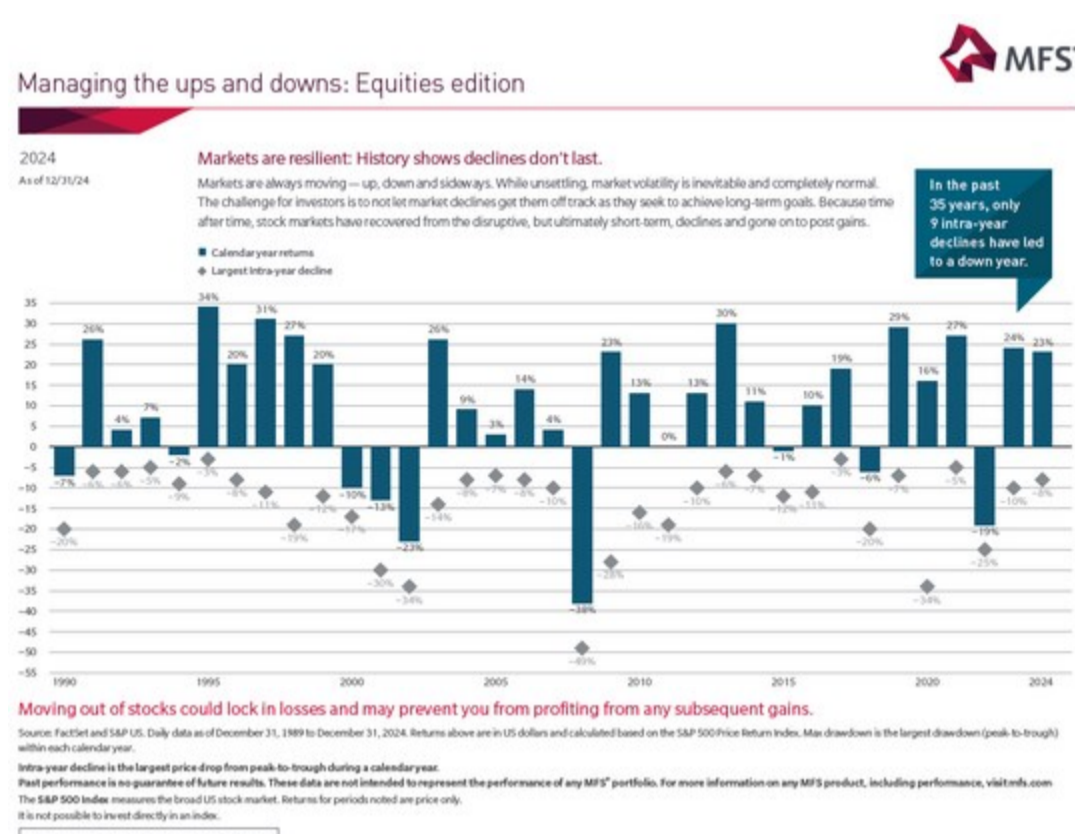
The Reality of Market Volatility



You are not alone. We are collectively feeling the ups and downs of the market, yet we remain vigilant and anchored knowing that investing requires discipline during both high and low tides.

The chart below is one of our favorite reminders of market fluctuations. Please take a moment to:

- Look at the gray dots. Each represent the lowest point of the market during that year.
- Next, look to see where the market actually finished by year end.
- The year of Covid, 2020, is a great example. At its worst, the market was at -34% during the year – however it finished a positive 16% by year end.
- Even for 2024, at it's lowest point the market was at -8% but actually finished the year at positive 23%.



A good reminder of the importance of having a solid investment strategy, riding out the storms, and remaining focused on your overall priorities.



April is Financial Literacy Month

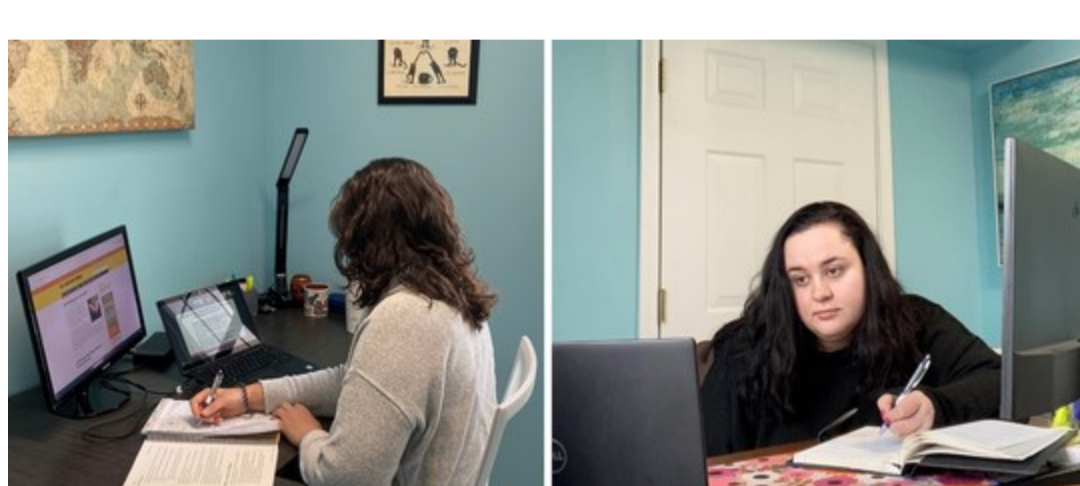
This month marks the 22nd year of celebrating Financial Literacy Month: an initiative to empower and educate individuals and families as they take a deeper dive into their daily saving and spending habits.

Financial literacy can enhance your understanding of:

- Your monthly inflows and outflows of money
- Having a cash reserve fund
- Saving for short-term needs and wants
- Preparing for retirement
- Recognizing financial scams and protecting your identity

...and so much more!

Talk to your spouse, partner, parents, children, BFFs - and any other VIPs in your life about the importance of financial literacy and how it is an active, on-going learning curve. Every month should be financial literacy month!



Keeping up with current events requires our ongoing commitment to continuing education.

Johanna is focusing on social security this month. Understanding filing strategies and timing, as well as potential benefits, are key factors when we evaluate your wealth projections with your financial plan.

Bonnie and Joelle have been engaged in sessions to determine how artificial intelligence can complement the practice, with an eye on creating efficiencies so that we can spend more time on **you**.

We regularly take classes as a commitment to further our education and to continue to stay focused on the topics that are relevant to you.

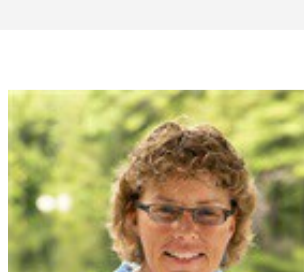


This month's challenge is for you to complete your [Subscription Management](#) chapter.

This chapter would include include Amazon Prime, Hulu, Netflix, Spotify, EZ-Pass, newspapers, magazines, gym memberships, safe deposit boxes, music streaming services, Adobe, Canva, and the list goes on!

[Joelle](#) can help should you have questions about your playbook.

Reminder: the password to access your Household Playbook chapters from the [website](#) is *Playbook*.



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