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S. Harris Financial Group

INNOVATIVE STRATEGIES + PERSONAL FOCUS

Timely Topic

- December 2018 -

In Light of Recent Market Fluctuations

It's natural for times of market volatility to bring up feelings of apprehension and uncertainty for some investors. Due to recent market fluctuations, we recognize that there is a lot of "noise" in the media. We want to ensure that while we listen to the "noise", we are staying grounded in facts/data. Since the number of people that have reached out to us are limited, we are hopeful this means that we have kept you well informed and knowledgeable about what to expect with the market and that you are committed to the long term plan that we have in place.

In our 20+ years of experience, we've seen market fluctuations happen time and again, but it can be difficult for investors to get comfortable with the up and down cycles. Thankfully, those of us who study the markets know that pullbacks and corrections are necessary to sustain a healthy market and that, over time, the market has experienced positive growth. In fact, over the last 85 years, the S&P 500 has been positive over five-year rolling periods 86%* of the time.

Having concerns when volatility affects your portfolio is normal. But this is why we emphasize the importance of, and have developed, a tailored financial plan. A plan that accounts for the occasional vagaries of the market while making strides toward your long-term financial goals. Over time, notable dips such as these should feel like mere bumps in the road to fulfilling your objectives.

As your advisory team, we're here to provide you not only with insight, but with advice on how we can help manage the effects of – and capitalize upon – the markets' movements. We're watching the markets closely and will reach out should anything require immediate action. In the meantime, please feel free to get in touch if you'd like additional perspective or guidance.

As always, we thank you for the trust you place in us.

The S. Harris Financial Group

Links to our Privacy Policy and ADV.

S. Harris Financial Group – [Privacy Policy](#)

S. Harris Financial Group – [ADV \(Part 2\)](#)

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* These links can always be found on the S. Harris Financial Group website (www.SHarrisFinancial.com) under More Information

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[*investment.prudential.com](http://investment.prudential.com)

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