



CREATING PEACE OF MIND: TIMELESS TRUTHS

A key tenet of our mission is creating peace of mind for our clients. In pursuit of this, we have identified four key behaviors that we believe facilitate true, financial peace of mind. These four principles are at the heart of not only our investment management, but our wealth planning efforts as well.

Recognize Market Realities

As any investor knows well, market volatility is ever-present. As such, a good wealth plan begins with well rooted assumptions and recognizes not one potential outcome but a range of potential outcomes. It is also critical to revisit the plan periodically and respond to market movement. Additionally, in the face of much that cannot be controlled, focus on that which can: how much to save and how much to spend.

Understand Yourself

As an extension of identifying risk preferences, it is important to understand the impact of those preferences. Too much, or too little, risk in investments can undermine financial goals. It is also necessary to acknowledge personal tendencies as savers or as spenders. Any long-term plan needs to work for each individual, specifically accommodating their unique habits.

Clarify Realistic Objectives

At its best, the wealth planning process puts a client's goals in context, assigning clear figures to more nebulous objectives. Better understanding the cost of future goals, the sustainability of current circumstances, as well as what role market returns can reasonably be expected to play, allows clients to make more fully informed choices.

Stay the Course that is Best for You

Life happens, and markets change; wealth plans need to adjust accordingly. Wealth planning should be a living, breathing process: updating, revising, and adapting to evolving circumstances.

Practicing these behaviors can underpin not only investment activity, but long term wealth planning as well. For more information about wealth planning services available through FCI Advisors and Midwest Trust, contact your relationship team.