

Clients and Market Volatility

Market volatility makes many investors uncomfortable. There is the fear of losing money in down markets and of missing out on opportunities to make the most of rising markets. Above all, there is the fear that money will not be there when it is needed to fund an important personal goal.

These fears are well fed by markets such as those we experienced in the fall of 2008 and in the winter of 2009 when large drops in the markets caused many investors to pull money out of the market and to reevaluate where they were in terms of meeting their primary financial goals. Plans for many changed, almost overnight, in response to the losses investors experienced. And, although 2013 saw markets generally rising with substantial gains, in early 2014 the markets have reversed course and shed some of those prior gains.

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