

InFocus

Wealth Management Insights

April 2021

We all face adversity at some point. And whether that adversity shows up in our personal or financial lives, resiliency is key to adapting, overcoming, and ultimately emerging in a stronger place. Developing resiliency takes the time and intentionality to improve connections, foster wellness, find purpose, and to accept that change is an unavoidable part of living. Some of these same themes appear in your financial life plan, which is built to be resilient as well. It's diversified, cost-conscious, grounded in your goals and values, and it anticipates a huge range of possible market outcomes. Because uncertainty is a reality of life, your evidence-based plan is designed to do everything that it can to put the odds as thoroughly as possible in your favor. But that's not the same thing as saying we'll leave anything in your financial future unprepared for or up to chance. And that's the stuff of resiliency, too.



ANDREWS LUCIA
WEALTH MANAGEMENT LLC

EVERYTHING YOU NEED TO KNOW ABOUT BITCOIN

In the latest episode of our video podcast series, *Ask Buckingham*, we break down Bitcoin, blockchain, and the ins and outs of cryptocurrencies that seem to be getting so much attention in the investment landscape. Tune in for a look at how cryptocurrencies differ from a traditional, centrally managed currency and how they may play a part in an investment plan. **Watch the video.**



SHOULD YOU INVEST WHEN THE MARKET IS HIGH?



Booming markets are a good thing, right? You would think, even if it means that you're ready to invest when stocks feel expensive or risky. But the data shows that trying to time an entry point for investing cash is futile. Learn why your interests are likely best served by implementing your investment plan immediately, since it's always a "good" time to invest for the long term. **Read the full article.**

SEMANTIC SATIATION IN INVESTING

Given how loosely the terms “value” and “growth” get thrown around these days, it’s easy to lose track of what these investment characteristics really are and how value stocks work in your portfolio. So catch our brief refresher, because understanding these distinctions can empower you to remain comfortably committed to your evidence-based investment strategy. [Read the full article.](#)



WHO MANAGES YOUR MONEY WHEN YOU'RE GONE?



Ideally, when you hand down wealth, everyone who receives it will have good financial skills, happy and stable relationships, and no major personal issues. Of course, real family dynamics are rarely so simple. Here’s how solving for this question in your planning conversations can help improve the odds of success for your heirs, as well as preserve important relationships. [Read the full article.](#)

THE FIRST AND MOST IMPORTANT QUESTION IN DESIGNING YOUR FINANCIAL FUTURE

How much does it cost? When it comes to planning for retirement, we simply don’t have the benefit of knowing the final number before spending the money. Learn how performing a goals-based retirement projection – and regularly revisiting it – equips you to understand the cost of the retirement you want, and the steps you need to take to feel comfortable about achieving it. [Read the full article.](#)



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