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TAILWINDS

Lowering the tent: the political circus leaves town

It's finally here! Hard to believe but after a bitterly contested and historic presidential campaign lasting 18 months, the election is now less than a few days away. And while political discussions over the final days are sure to stir emotions and angst amongst the neighbors (and perhaps within your own family!), prudent investors will not allow short-term passions to affect their portfolios. Now is the time to remember that most investment gains are rooted in facts while most losses are based on emotions.

When all is said and done, however, a well thought out, carefully crafted long-term financial plan (along with a correspondingly diversified portfolio) will not be derailed by the course of events over the next days—no matter who wins. Don't let this week's uncertainty cloud your judgment in a manner that may adversely impact your quality of life later in retirement. What is certain is that markets will react to each new headline. We have seen this before. Volatility will happen. It always does and it always will. It's the cost investors must bear in exchange for enhanced investment gains over time. Don't get us wrong, certain companies and industries are sure to be affected by the outcome of this election, but macro investment decisions should not be materially different from the other 56 previous presidential elections.

Keep the long view and maintain your financial plan that will give you the best chance for gains over the course of 2017 and not merely November 9th. Stay tuned...

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