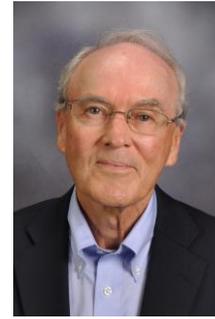




*Providing a Network of Financial Solutions*

**Walt Anderson, AIF®**

Accredited Investment Fiduciary®



February 16, 2018

Dear Reader:

On my way home tonight from the office, I was contemplating whether I should send out a quick message to all of our clients. But when I got home and started seeing the headlines about the stock market, I knew I needed to send out a brief note. You'd think the media hasn't seen market volatility in over two years!

The headline in the Wall Street Journal tonight was terrible: "Dow Drops More Than 1,100 Points in Stock-Market Rout".<sup>1</sup> The market is at an all-time high so of course this is the "biggest one day drop in points". You'd think everything was falling apart at the seams.

But, rest assured that this volatility is normal. On average, the market has about a 15% correction during each year.<sup>2</sup> It's just that over the past two years the market has only seen about a 3% correction on average. The market goes up like an escalator and down like an elevator. It's why we haven't been trying to chase the market with our investments, but we've stayed diversified. We are sticking to our proprietary investment process.

We are watching your money like a hawk. We have exit points in place on many of your investments that guide us on when to sell positions we own. We also have alerts for investments we would like to buy during these sell-offs. We have a well-researched and disciplined system for investing. Our proprietary investment process is built for times like these and it actually thrives when there is more volatility in the markets.

Remember, this economy is very strong right now. We have low unemployment, strong corporate dividends, and strong corporate earnings.<sup>3</sup>

This is just back to normal for our markets and we expect 2018 and beyond to continue down this path of getting back to regular market volatility.

We will make changes as needed to your investments.

Oh, and by the way, before I close, just one more thing.

If you have any friends, family members, or co-workers who need someone to talk to about their financial situation, please consider passing along our name. We would be honored to be a sounding board for them to look over their plan and help them organize their financial puzzle pieces. All as a complimentary service to them.

It is an honor to serve you and your family! We are truly blessed to have such amazing clients to work with each and every day!

Please do not hesitate to call me with any questions or comments at (502) 228-3900 or via email [walt@wwafn.com](mailto:walt@wwafn.com). Referrals are always accepted and appreciated.

Sincerely,

A handwritten signature in black ink that reads "Walt". The letters are cursive and fluid.

W. Walter Anderson, AIF®  
Accredited Investment Fiduciary

<sup>1</sup><https://www.wsj.com/articles/asia-pacific-stocks-fall-to-kick-off-the-week-1517790854>

<sup>2</sup><https://www.mckinsey.com/business-functions/strategy-and-corporate-finance/our-insights/the-long-and-the-short-of-stock-market-volatility>

<sup>3</sup><https://www.abcnews.go.com/Business/wireStory/us-economy-fundamentally-strong-falling-stocks-52852638>

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