The Intersection of Market Volatility, Financial Planning, and Investment Strategy

We have both the humility and the experience to know what we don't know - and we don't know what happens next. If markets were predictable, there wouldn't be disruptions like we've seen over the last few days and at so many times in history. But what we do know is that planning, discipline, diversification, and a sound investment strategy that is appropriately reflective of your individual goals and risk tolerance works - it works over time, and it works without having to profess that you know more than you do.

We have shared these simple but important thoughts a few times over the last several years.

Resisting the urge to pontificate on the potential impact of various unknowns is born out of that humility and experience - and, of an unwavering belief that what our clients value most is simplifying their financial lives, ensuring positive goals-based outcomes, and securing their peace of mind.

Today, we have market disruption, volatility, and uncertainty based on a geopolitical event, the conflict in the Middle East, combined with other recent concerns around AI, software, and the economy. We have all seen the usual parade of headlines, reports, webinars, and white papers proliferating across both social and traditional media offering analysis, prediction, recommendations for how to reposition your portfolio, professing views and opinions on what's to come.

We have ours too, but we don't believe in reacting solely to event-driven volatility, the outcome of which can often be binary, or adverse. Rather, we believe that any reaction (or inaction) should be driven by the investment philosophy and strategy that guides the execution of your financial plan, which is based on your goals, risk tolerance, liquidity needs, and tax considerations, and a thoughtful consideration of any real and sustainable structural impacts that events may have.

That does not mean ignoring important events, or not making smart, timely and proactive strategic or tactical adjustments, nor does it mean ignoring the very real anxiety that world events and market volatility can create, and the need for empathy and reassurance. It does mean, however, that our underlying process and investment philosophy remain the same; we stick to our disciplined framework, and we continue to execute in furtherance of the customized plans we develop for and with our clients, adjusted as appropriate.

Market volatility is often a good time to revisit and confirm that your risk tolerance is actually what you thought it was, and it can be a good time to make tactical adjustments - tax-loss (or even reduced-gain) harvesting, for example, or opportunistic rebalancing based on current price dislocation. Thoughtful and purposeful action can positively impact outcomes without fundamentally altering your investment strategy.

In summary, while the "what's happening and why" is different (it always is), the more important "what should you do now" remains the same, in our view. Confirm the strategy, adjust if appropriate, and maintain execution discipline and patience in furtherance of your goals.

Humility, experience, and a steady hand that has experienced multiple cycles are among the many values of having a relationship with an advisor - and, critically, one that is independent, fiduciary, and always acts in the best interests of clients.

CONTACT US

PUREfi Wealth LLC
10 Post Office Square, Suite 710
Boston, MA 02109

617-488-9320

contact@purefiwealth.com

www.purefiwealth.com

PURE fi WEALTH

About PUREfi Wealth

Headquartered in Boston, PUREfi Wealth is an independent wealth advisory boutique. The firm is deeply committed to providing comprehensive, multi-generational advice, wealth planning, and investment management to individuals, families, and their associated entities, and operating under a fiercely independent and objective fiduciary standard through a state-of-the-art open architecture investment and technology platform.