

Hello. I am Tripp Boyer.

And this is David Ramey.

We are partners of the Boyer  
Ramey Wealth Management Group.

Does the current volatility  
in the investment markets have you feeling anxious?

Every market decline is different,  
but all of them can feel dreadful, even from the most experienced  
of investors.

As nervous as some of you feel.

There is some good news to focus on.

Thanks to the 2022 current 15%  
decline, the S&P500 now trades below its five year average PE ratio  
which means price to earnings.

Also, while the 15% year to date  
S&P decline is nothing to ignore, a 15% decline is pretty typical  
for market pullbacks each year going back to the 1980s.

Another thing to consider  
is that midterm election years tend to be particularly volatile  
for stocks.

In the past the S&P 500 usually doesn't bottom until well into the third quarter. But most return  
from  
there are often very robust. We know that reviewing your account balances over  
the past few weeks has been no fun, and that's been equally negative  
for both stock and bond investors.

The Bloomberg US Aggregate Bond Index is down more than 9% from its peak.

That decline is the largest decline  
since 1980.

There is some good news in regards to bonds however,  
bonds yields are now looking good.

The yield on the five year Treasury bond is up to 2.9% that's higher than the expected ten year inflation rate.

Also at 4.2% at ten year A-rated corporate bonds are near their highest yield in a decade.

In early 2021, Many investors were in a state of extreme exhilaration.

Today, bullish sentiment is near record lows as many investors are feeling pessimistic.

That may be another reason to be optimistic.

Historically, when others are fearful, that's often been a great time to make new, long term, solid investment decisions.

Our opinion at this point is not to bail out on any solid long term investment plan that you have in place.

But more importantly, it's critical to make sure you understand the risk associated with your current portfolio and more importantly, to conduct a review of the risk associated with your family's long term plans.

Do you know where you stand with the risk associated with achieving your family's goals?

If not, please make it a priority and come see us soon.

And together we can take a look.

You can reach us at (678) 809 - 1050 until next time.