

\$COMMON CENTS

newsletter



BOYER · RAMEY
WEALTH MANAGEMENT GROUP
WELLS FARGO ADVISORS FINANCIAL NETWORK



Upcoming Events

What to Do When³² Politics and Policy *Make Volatile Financial Markets?*

Join us for an open discussion on the economic impacts as we round third base in campaign 2024.

October 10, 2024 | 2 PM EST

Guest Speaker:
Paul Christopher, CFA
Head of Global Market Strategy, Wells Fargo Investment Institute



Join us for an educational webinar on the economic impacts as we round third

base in campaign 2024.

Please RSVP to Sam Ashby, Operations Manager, at
Sam.Ashby@BoyerRameywmg.com.

Click [this link](#) to join the webinar. Passcode: 469886

IMPORTANT PARTICIPANT INFORMATION. The webinar you will be registering for will be hosted by Wells Fargo or an affiliate, but will be delivered on a third-party platform and may include invited non-affiliated guest speakers. Other participants will be able to see your name or image if you provide it when signing into the event. Please review our privacy and security policies: <https://www.wellsfargo.com/privacy-security>. Event Link: <https://wfafinet.zoom.us/j/97915643050?pwd=O2jKnOrbEA-HTzTlP-P78ezw2m7mJQ.6-Yaa1h42CDZW0Bp136> Please also review the terms & conditions for the third party website hosting the event. We have provided this link for your convenience, but do not endorse and are not responsible for the content, links, privacy policy, or security policy of this website. If you have any questions or concerns please contact the sender of this invitation.

Common Centiments

musings from Marietta

Keys to Navigating Market Volatility

Market volatility can be unsettling, especially when you see your investments fluctuating day by day. However, staying calm and sticking to a well-thought-out strategy can help you navigate these turbulent times effectively. Here are some key steps to consider when dealing with market volatility:

- **Remember the Big Picture:** Markets go through cycles. Even after big drops, they tend to bounce back. Stay focused on your long-term goals instead of short-term swings.
- **Diversify Your Investments:** A well-diversified portfolio, including a mix of stocks, bonds, and cash, can help mitigate the impact of market volatility and help reduce your portfolio's risk.
- **Check in and Rebalance:** Take a look at your investments now and then. Make sure they're still aligned with your goals and risk level.
- **Look for Opportunities:** Market downturns can present opportunities to buy quality investments at lower prices. If you're in a position to do so, consider adding to your portfolio during these periods of volatility, taking advantage of the potential for long-term growth.

Market volatility is an inherent part of investing, but by staying disciplined and focused on your long-term objectives, you can turn these challenging periods

into opportunities for growth.

Tripp Boyer, CFP® + David Ramey, CFP®, Partners at Boyer Ramey Wealth Management Group

If you haven't heard from your investment advisor and have any questions or topics you'd like to address, we'd be happy to [schedule some time with you](#) and take a look without pressure.

Insurance products are offered through nonbank insurance agency affiliates of Wells Fargo & Company and are underwritten by unaffiliated insurance companies.

Centsational News

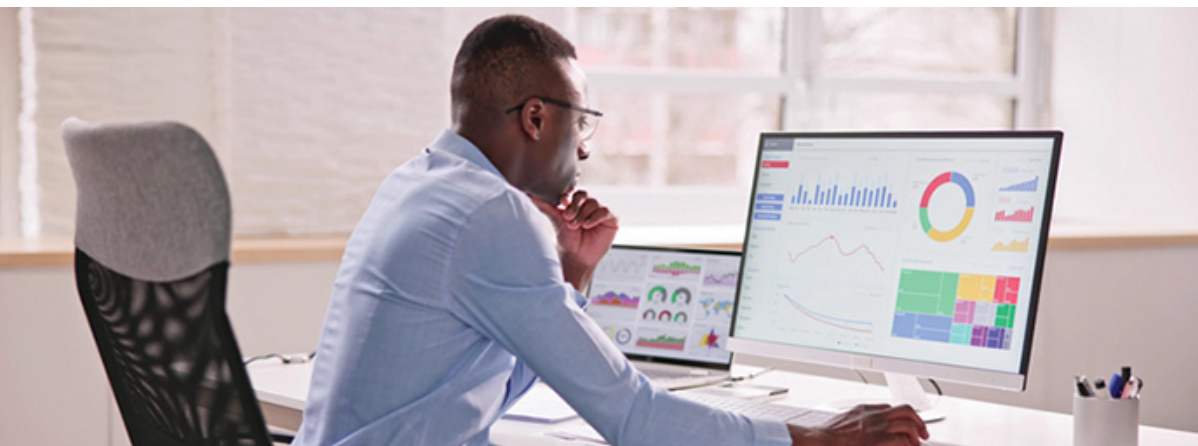
wisdom from the watercooler



Ready or not, the largest wealth transfer in history is happening now—and we are preparing for it. Tripp recently spent three days in Dallas, Texas, alongside 450 fellow independent financial advisors and business owners with Finet. The sessions were up close and personal with executives, economist, business coaches, estate and tax specialists, all focused on navigating the wave of baby boomers anticipating retirement and the massive transformation of wealth that comes with it.

Centsible Articles

no-nonsense financial news



Mixing It Up: Asset Allocation and Diversification

Asset allocation and diversification are so fundamental to portfolio structure that it's easy to lose sight of these strategic tools as you track the performance of specific securities or the dollar value of your investments. It might be worth considering how these strategies relate to each other and to the risk and potential performance of your portfolio.

[Read Full Article](#)



Consumer Sentiment: Do Americans See Brighter Days Ahead?

Each month, researchers at the University of Michigan ask hundreds of consumers what they think about present market conditions, the job market, their personal finances and buying intentions, as well as the prospects for the general economy in the future. (Samples are statistically designed to be representative of all American households.) Their answers to about 50 questions are captured in the Index of Consumer Sentiment, which includes the Index of Current Economic Conditions and the Index of Consumer Expectations.

[Read Full Article](#)

Common Cents Cinema

your channel for finance

Insights



Six Steps to Help Prepare Your Wealth During Divorce

BOYER · RAMEY
WEALTH MANAGEMENT GROUP
WELLS FARGO ADVISORS FINANCIAL NETWORK

www.boyer-ramey.com
CAR 0522-03771

6 Steps to Protecting your wealth during divorce Transcript



The Estate Plan

BOYER · RAMEY
WEALTH MANAGEMENT GROUP
WELLS FARGO ADVISORS FINANCIAL NETWORK

www.boyer-ramey.com
CAR 1022-02393

It's Time to Have "The Estate Plan" Talk Transcript

IT'S TIME TO HAVE "THE ESTATE PLAN" TALK

[CONTACT US](#)

6 STEPS TO PROTECTING YOUR WEALTH DURING DIVORCE

[CONTACT US](#)

Check out our latest videos online!

[Video Library](#)

NO OBLIGATION INVESTMENT REVIEW

Schedule a meeting with our team to review your existing investment strategy and discover if your plan truly aligns with your long-term goals.

[Schedule Today](#)

Need more common cents? Visit our website or email us to subscribe!

Copyright © 2024 Boyer Ramey Wealth Management, All rights reserved.

PM- 04012026-7077988.1.1

Our mailing address is:
123 Church Street, Suite 125
Marietta, GA 30060

To unsubscribe from this mailing list simply reply to this email or send us a message.

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN), Member SIPC. Boyer Ramey Wealth Management Group is a separate entity from WFAFN.

Wells Fargo Investment Institute, Inc. is a registered investment adviser and wholly-owned subsidiary of Wells Fargo Bank, N.A., a bank affiliate of Wells Fargo & Company.