



A Thoughtful Approach to Investing in Volatile Markets

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About the Author:



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The current market environment has understandably left many investors feeling unsettled. Watching your portfolio fluctuate can be a stressful experience, particularly for those who rely on their investments for a steady income. However, it's crucial to maintain a calm and level-headed approach during these times. Instead of panicking, take a step back and ask yourself: Does your current risk exposure align with your comfort level and financial goals, or does your overall allocation need to be restructured for the long term? To answer these questions, consider scheduling a meeting with your financial advisor.

Market returns are never guaranteed, and the notion that we can expect consistent, double-digit gains year after year is a misconception. The reality is that investing in stocks comes with inherent risks, and some years will inevitably be better than others. Those who have grown accustomed to unusually high returns may find themselves struggling to cope with downturns. 2023 and 2024 saw back-to-back years with returns exceeding 20%. Returns like these can create a false sense of security among investors, making them believe they're more comfortable investing in the market than they really are.

If substantial market fluctuations are causing undue stress, it may be a sign that your overall risk level is too high. We can help you identify strategies that offer potential for long-term growth, but if your investments are keeping you up at night, it's clear that your

allocation isn't aligned with your comfort level. Ultimately, investors are entitled to worry about market volatility, but it's essential to channel this concern into constructive action rather than panicking or making impulsive decisions. Historically speaking, the market decline so far has been abrupt, but not atypical. With help from their financial advisor, investors should take this opportunity to reassess their risk tolerance and adjust their portfolios accordingly. By doing so, they'll be better equipped to weather future market fluctuations and achieve their long-term financial goals.

During tough times, I often turn to the greatest investor of all time to help put things into perspective. Warren Buffett's words of wisdom are particularly relevant in times like these: "If you're going to do dumb things because your stock goes down, you shouldn't own a stock at all." While this may seem blunt, it highlights a critical point – investing in stocks requires a certain level of emotional fortitude. If market fluctuations are causing you to make impulsive decisions, it may be wise to re-evaluate your investment strategy and consider a more conservative approach. This is especially important for retirees, or those nearing retirement.

In light of the current market volatility, on April 9th, the administration issued a 90-day pause on certain tariffs, effectively giving investors a 90-day window to reassess their investment allocations. While we hope that lucrative trade deals can be struck during this period, we should also be prepared for the possibility that the administration will hold to their word and reinstate elevated tariffs if deals can't be reached. This could mean more volatility in the markets to come and is something to consider when evaluating your current allocation.

While this outlook may seem pessimistic, it's worth noting that a prudent approach can often serve as a valuable warning system, alerting investors to potential risks and opportunities. Take Jamie Dimon, the CEO of JPMorgan Chase, for example. Dimon is known for his forthright and oftentimes cautious views on the economic outlook, yet his bank consistently outperforms expectations and delivers strong results regardless of the economic environment. This highlights the importance of being prepared for various scenarios, rather than simply relying on optimism. In the same vein, our intention in this message is not to instill fear, but rather to highlight the potential risks associated with trade deals not materializing as expected, persistent inflation, and slower growth among other factors. By acknowledging these risks, we hope to encourage investors to take a thoughtful and informed approach to navigating the current economic landscape.

Despite the challenges ahead, we remain optimistic that deals can be reached and the outlook can improve. History has shown that even in the face of uncertainty, markets can adapt and thrive. Our goal is to provide a balanced perspective, one that acknowledges both the potential risks and opportunities, and helps investors make informed decisions about their financial futures. By doing so, we hope to welcome a conversation with us regarding your investments.

I can't remember a period during my time at Broadleaf that we've been more locked into the situation at hand, as each social media post or interview can send the market surging in one direction or the other. As for managing our strategies, we will continue to make the best decisions we can, advocating clients to re-evaluate their current allocations with us to the extent they feel the need. Each of our strategies serves a different purpose, and we find that a combination of these strategies often aligns best with many client's goals and needs. As a refresher of both of our product suites, I'll point you to a recent [blog post](#) that outlines the Broadleaf Growth Equity Portfolio (BGEF), the Strategic Investment Portfolios (STRIPs), and how they can be used together to make a stronger portfolio.

As we navigate the complexities of the market, we remain committed to partnering with you in achieving your long-term goals. No matter your personal circumstances, we're here to offer guidance, support, and expertise every step of the way. Thank you for your continued trust in Broadleaf Partners.

On a personal note, my wife Jamie and I are expecting our first child in the coming weeks. As a result, I (and Scout) will be out of the office for an extended period. Although I'll be periodically checking emails, the team will be helping to cover for me during this time. I appreciate your understanding during this exciting time for me and my family.

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