

# Bowman Asset Management, Inc.



**“Life is 10% of what happens to me and 90% of how I react to it.”  
— John Maxwell**

Dear Clients:

With fluctuations in the financial markets making headlines, I wanted to take this opportunity to share with you a “headline” of my own choosing, above.

It’s important to remind ourselves that volatility and fluctuation are inherent to investing. Equally important is the fact that you’ve already done what makes the most sense under any type of market conditions—you’ve chosen to be proactive by working with a financial advisor who can help you to:

- Clarify your objectives
- Create a plan for meeting those objectives
- Stick to the plan throughout fluctuating economic cycles
- Review the plan periodically to ensure that it still reflects your goals

I’ve said it before, and it’s worth repeating now: on any given day, whether we find ourselves in an up market or a down market, we are part of a larger cycle that stretches behind and before us. The 100+ years of the Dow Jones Industrial Average, for example, can be seen as many thousands of days strung together—or, more wisely, as a history of cycles that have trended upward.

In contrast to the inherent uncertainty that defines financial markets, the benefits of taking charge of what you can control do not fluctuate. In being proactive, you’re letting your own goals and your own plan for the future guide you—instead of simply reacting to events as they occur.

Also remember that, while volatility may be here today, so are we—helping you to take charge of your financial life. If you’d like to review your financial plan now, or at any time, or talk about any aspect of your financial life, please don’t hesitate to contact me.

Sincerely,

Lina Bowman, MBA  
Wealth Manager and  
President, Bowman Asset Management, Inc.

*Past performance is not indicative of future results. All indices are unmanaged and investors cannot invest directly into an index. The Dow Jones Industrial Average is a price-weighted average of 30 actively traded blue-chip stocks.*

17011 Kercheval • Grosse Pointe • Michigan 48230 • 313.343.0800 • fax 313.343.0840  
lina@bowmanasset.com • www.bowmanasset.com

*Securities and Advisory Services offered through Commonwealth Financial Network, Member FINRA/SIPC, a Registered Investment Adviser. Fixed Insurance products and services offered by Bowman Asset Management, Inc.*