

## Welcome Friends,

*"April hath put a spirit of youth in everything." — William Shakespeare*

I love spring. We can all feel like kids again as head outside to improve our golf game, root for our favorite baseball team, fire up the grill or simply enjoy a leisurely stroll with someone we love. I, for one, want to spend more time outside enjoying the glories of God's spring gifts. May each new day put a little "spring" in all our steps.

Imagine eating the same thing every day for breakfast, lunch and dinner. (Sounds awful, unless you're a toddler.) Your diet is much like your portfolio — you need some variety. The "Skittles Chart" below shows the power of diversification and how having a balanced, globally-diversified portfolio can help you stay on track toward your goals.

### [Asset Class Performance - A Snapshot Of Why Diversification Matters](#)

Different asset classes may outperform one year and then not the next, illustrating the randomness of returns and the potential benefits of a globally-diversified portfolio.

We talk a lot about taking a long-term view with investing, but how long is long term? While five years may seem like a long time in politics, sports and education, five years in the stock market is considered short-term investing.

### [The "Long Run" Is Longer Than Most Expect](#)

Your definition of "long term" may be vastly different than what financial experts think. Ensure your investing time horizon is realistic for your life goals.

We also look at how to protect your older parents or loved ones from financial fraud by having thoughtful conversations about safeguarding their assets.

### [How To Help Your Parents Protect Their Money](#)

Simplifying financial accounts, drafting powers of attorney and assigning a financial "wingman" are just some of the precautions you can take to help protect loved ones' hard-earned savings.

Finally, do you keep track of little daily expenditures? It's shocking to see how the "little things" in life can add up! See how you can give yourself a raise by being more mindful of your "Latte Factor."

### [The Latte Factor Calculator - Enjoy Your Coffee and Your Retirement](#)

That \$5 a day coffee habit (or other unchecked, minor expenses) could potentially cost you thousands over a 10-year period. You'll never look at your Starbucks expenditures the same way again.

I am here for each of you. Please give me a call if you want to talk through your plans to protect your family, your income and your wealth or just want to visit.

[Don't forget to check out our new website.](#) We designed it for you and to help you introduce us to the people you care about in your life. Let us know what you think.

Enjoy your day - it is the only one on the schedule!

*Warm Regards,*  
**Scott**



**R Scott Maxwell, MBA, CFP®**

President, R Scott Maxwell Financial

Frisco Office: 469-213-3995

Email: [Scott@RScottMaxwell.com](mailto:Scott@RScottMaxwell.com)

Website: [www.RScottMaxwell.com](http://www.RScottMaxwell.com)