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|  | **COVID-19 & Your Money**  In your investing lifetime, you may only see a situation like the recent novel coronavirus (COVID-19) a few times. This is a circumstance where complete candor is necessary. The truth is that we can't yet gauge the full economic impact, and by the time we can, the volatility may have passed.   It's important to remember that, in terms of market declines, the recent drop isn't unprecedented. In fact, in the last six day-to-day declines of 3% or greater, the market rebounded higher a month later. Past performance is no indication of future returns, and it's uncertain whether history is a good teacher in this instance. 1     **Markets Have the Virus.** Right now, markets are reacting to the news because the outcome is unknown. In a way, COVID-19 has "infected" markets all around the world. In times of market uncertainty, some traders believe the best approach is to sell. Fear is driving decisions. Nobody would blame you if this uncertainty gave you a bit of anxiety, as well.   **You Don't Buy Snow Tires in a Blizzard.** By working together to develop an investment strategy that fits your risk tolerance, time horizon, and goals, we have been preparing to weather turbulence. When a blizzard hits, the people who already own snow tires are usually happier than those venturing out into the cold, hoping they're still in stock. In the same way, it's generally best to make decisions during periods of low market volatility. We're in the middle of the storm right now.   **Here to Support You.** This may be the time you need a trusted financial professional most. During most volatility, we advise you to "stay the course," and that generally proves to be the best course of action. In times like this, however, it's easy to question conventional wisdom.   Remember, I am here to help you and your family during this time. Whatever decisions you make, please allow me to support you through them. Feel free to reach out to me with any questions or concerns.   Sincerely,     Shawn Oxford Investment Advisor Representative   Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SPIC. Cetera is under separate ownership from any other named entity.   This material was prepared by MarketingPro, Inc. for use by Shawn Oxford.   **Citations.** 1 - wstreet.com/ [2/27/2020]  |  |

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