



The ASSET
PRESERVATION
GROUP, INC.

Estate, Tax and Retirement Planning Specialist

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Mike Franklin, CFP® President

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Dear Clients and Friends,

To say that this recent market reaction to the Coronavirus is scary is an understatement. It is scary, and we wanted to send out a short message to let everyone know that we have been taking action by:

1. **Monitoring your investments**
2. **Assessing your overall portfolios as they apply to your objectives and risk tolerance**
3. **And reading and listening to as much information as we can digest (not from mainstream news)**

And we have come to the decision that No Action is Required at this time, because your portfolios were designed to be well-diversified among different strategies, models and companies to minimize risk and to give some protection from major market declines. This strategy worked quite well in 2008 and should be even better positioned today.

It is far too easy to say “just don’t watch or listen to the news” when it’s all “Breaking News!”. If we compare December of 2018 to this situation, a very similar situation ensued, forced by the news of recession fears, but the difference is that the we were more distracted by the holiday season. The conclusion: If you were out camping for a week or two, you just might not know anything just happened.

So, try not to be too worried, your portfolios have been designed to handle this situation, as well as your needs/objectives. Selling into this type of an event and timing a re-entry is like trying to catch a falling knife. Actually, in our opinion, right now is a good buying opportunity.

Stay safe, and know that we are monitoring this situation very closely. We are working on a “Newsletter” covering several important topics that will come out in late March. Stay tuned.

Thank you,

Mark Henderson, Mike Franklin and Russell Billingsley

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