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Don't Miss Out

Welcome to our newsletter Volume 3! In this edition, we tell a story about the three important components of a prudent portfolio to build wealth, explain the Three-Factor Model, and share a quote from Warrant Buffet.

The Parable of Prosperity's Path

Gathered around the oak table, the clients' faces were etched with concern, a tapestry of questions woven into their brows. "What should we do?" they implored, eyes darting between each other, seeking answers to the riddles that plagued their minds.

Amidst the symphony of inquiries, a gentle voice emerged, resonating with wisdom. It was their trusted financial advisor. "Friends," he began, "let us embark on a journey of understanding."

"Should we grasp onto CDs as the economy's foundation trembles?" queried one. "Or should we clutch gold as the dollar wanes in its global dominion?" added another, their voices echoing the unease of many.

With a knowing smile, the advisor paused, revealing the keys to the treasury of wealth. "Imagine two roads," he began, eyes alight with purpose. "Owning a thriving business and taming the realm of real estate. These are the paths to true prosperity."

He continued, "See, CDs can falter in the shadows of inflation, while gold's promise often dims over time." Leaning in, he whispered, "Even bonds danced with losses in 2022, matching the steps of stocks."

A hush fell over the room as he unveiled the beacon of light: "Equities—the stock market—where ordinary souls embrace ownership of mighty businesses. Here, you are more than lenders; you are champions of enterprise."

The clients' eyes shimmered with newfound understanding, the tapestry of questions weaving into a tapestry of revelation. "But how?" they wondered. The advisor bestowed the Three Rules, etched like ancient inscriptions:

- 1. Own Equities:** Become architects of ownership, not passive lenders, as the stock market invites you to dance with prosperity.
- 2. Diversify:** Scatter seeds across the landscape, for fortunes bloom in diversity.
- 3. Rebalance:** As tides shift, so must you. Adjust the sails to steady your course.

With hearts alight and questions answered, the clients departed, armed with newfound clarity. As they ventured forth, the whispers of uncertainty faded, replaced by a chorus of confidence in their journey towards wealth—a journey guided by the beacon of knowledge and the promise of a brighter financial future.

Upcoming Events

Built to Last

Tuesday, September 19, 2023

4:30 PM CST / 5:30 PM EST

Join us for an exhilarating exploration into the heart of portfolio engineering – the secret behind robust investment strategies. Remember, a portfolio's strength lies not just in its blueprint, but in the skilled execution. While fees play a role, they're just a part of the equation. The real star? Returns! 🌟 Don't miss out on this thrilling journey to discover the pulse of lasting success.

See you there! 🎈🍷

Register

<https://sretirement.com/events/>

Closing Thoughts

The Fama-French Three-Factor Model augments the Capital Asset Pricing Model by including market risk, size, and value factors to better explain asset returns. It highlights that small and value stocks tend to yield higher returns over time, accounting for their unique risk and growth characteristics.

"Risk comes from not knowing what you're doing" – Warrant Buffet