

Here's What's Current



Q2 2022 Market Recap

The U.S. equity market ended the second quarter down 16.7%.

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INDEX	Qtr	YTD	1 Yr Return	3 Yr Return	5 Yr Return	10 Yr Return
U.S. Equity Markets						
S&P 500 TR USD	-16.10	-19.96	-10.62	10.60	11.31	12.96
Russell 2000 TR USD	-16.70	-21.10	-13.87	9.77	10.60	12.57
Russell 3000 Value TR USD	-12.41	-13.15	-7.46	6.82	7.01	10.39
Russell 3000 Growth TR USD	-20.83	-28.15	-19.78	11.84	13.63	14.41
Russell 2000 TR USD	-17.20	-23.43	-25.20	4.21	5.17	9.35
Russell 1000 TR USD	-16.67	-20.94	-13.04	10.17	11.00	12.82
Non-U.S. Equity Markets						
MSCI ACWI ex USA NR USD	-13.73	-18.42	-19.42	1.35	2.50	4.83
MSCI EM NR USD	-11.45	-17.63	-25.28	0.57	2.18	3.06
Fixed Income						
Bloomberg US Agg Bond TR USD	-4.69	-10.35	-10.29	-0.93	0.88	1.54
Bloomberg US Treasury US TIPS TR USD	-6.08	-8.92	-5.14	3.04	3.21	1.73
Real Assets/Natural Resources						
DJ US Select REIT TR USD	-18.10	-21.14	-6.41	2.54	4.28	6.61
S&P North American Natural Resources TR	-10.44	15.87	22.17	10.47	6.77	3.39

Past performance is not a guarantee of future results.

GDP (LAGGING INDICATOR) Q1 2022 (Third Estimate) Decreased at annual rate of 1.6%	EXISTING HOME SALES Thru May 31, 2022 Decreased by 3.4%	UNEMPLOYMENT RATE Thru May 31, 2022 Remained at 3.6% (seasonally adjusted)	CONSUMER PRICE INDEX May 2022 Increased by 1.0% (seasonally adjusted)
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Q2 2022

WEALTH SOLUTIONS CAPITAL MARKETS REVIEW | 1

Mid-Year Review

This is a reminder to get in touch with our team about scheduling your mid-year review. If you're traveling during the summer or plan to be out of town, we can always schedule you ahead of time so that when you return, we'll be ready to engage and listen to what you have to share.

Our meeting with you can be conducted in our office or done virtually by Zoom.

If we already met earlier this year and you have updates since then, we welcome you back to discuss further what changes occurred and how your planning aligns with life's turning points.

In addition, if you have feedback, your input would be greatly appreciated. We'd love to hear what's working, what do you want more of, and what changes we can implement to improve on outcomes you expect. The extent of our success together not only depends on our professional expertise, your participation in this ongoing work is vital too. After all, you're the expert on your life.

That is to say by staying engaged, the decisions we make together, stories that you tell, will then largely inform us on a way forward. To that end, we hope to

hear from you soon to catch up.

Resources



PARTICIPANT PERSPECTIVES

Q2 2022

RETIREMENT SECURITY IS NOT AN IMPOSSIBLE DREAM

There are multiple small steps and strategies investors can follow to help get them to a financially secure retirement.

The road to retirement security can be filled with speed bumps and detours. Some plan participants may not be concerned about retirement because it's years away. Others reduce or eliminate plan contributions due to more immediate financial obligations. And there are those who lack the confidence to effectively manage their retirement assets.

The good news is that there are many small steps you can take to shift your retirement planning into high gear and help you move closer to a financially comfortable retirement. Here are some effective strategies to consider.

* This is a hypothetical example used for illustrative purposes only. It assumes amounts are invested monthly and monthly compounding. It does not represent the result of any particular investment. Your results will be different.

PRIORITIZE YOUR RETIREMENT SECURITY

Retirement planning may not be a priority right now. Still, it's not wise to ignore the future. The reality is that the actions you take today could have a significant impact on the quality of your future life.

By setting aside some time and effort for retirement planning now, you can increase the likelihood that you'll have the financial resources available to help you enjoy a financially secure retirement.

BOOST YOUR CONTRIBUTION LEVEL

It's not rocket science: The more you contribute to your retirement plan, the greater your potential retirement savings. If you increase your contribution amount by \$200 a month, you could potentially add an extra \$92,408 to your retirement nest egg, assuming you earn a 6% average annual total return over 20 years.¹

Q2 2022

PARTICIPANT PERSPECTIVES | 1

Workplace Retirement Plans: Participant Perspectives

There are multiple small steps and strategies investors can follow to help get them to a financially secure retirement.

[Read more >](#)



PLANNING FOR A MARKET DOWNTURN

Recent market volatility reminds us of the ever-present risks inherent in stock investing. When bear markets occur, many investors instinctively seek shelter on the sidelines. But, as history demonstrates, leaving the market—even temporarily—can be costly over the long term.

So, what can investors do now to manage current market volatility?

STAY INVESTED

First, it's important to acknowledge that basic human instincts are at odds with what it takes to invest successfully over the long term. After all, what did our ancestors do when faced with danger? It was either fight or flight. "Do nothing" probably wouldn't have been a good strategy, but it's exactly what most investors should do when a sharp downturn occurs.

BE PATIENT

Patience is key. As Oracle of Omaha Warren Buffett says, "The stock market is a device for transferring money from the impatient to the patient." When markets

are volatile, either up or down, it's easy for investors to let emotions like euphoria or fear get the better of them, causing them to make impulsive investment decisions. Being aware of how emotions can impact decision-making is a great first step to avoiding making regrettable investment choices during a market downturn.

RESIST THE URGE TO SELL AT THE WRONG TIME

A well-known cognitive bias humans have is loss aversion. Put simply, people have a stronger negative reaction to losing money than they do a positive reaction to gaining the same amount. How does loss aversion play out for investors? It can cause investors to sell at their most panicked, when stock prices have already considerably declined.

When panic sets in and investors are tempted to sell, stop and ask:

- Who is buying my shares?
- Why would they buy my shares?
- Could it actually be a good time to buy?

Planning for a Market Downturn

1

Planning for a Market Downturn

Recent market volatility reminds us of the ever-present risks inherent in stock investing.

[Read more >](#)



GOAL-BASED INVESTING: AN INTRODUCTION

Goal-based investing offers a holistic approach to managing wealth by carefully aligning your investments with your life and legacy goals. It aims to bring discipline to investing by putting your financial objectives at the center of the investment process.

With goal-based investing, each investment has a purpose that is tied to a specific objective—for example, saving for retirement or buying a vacation home. Instead of measuring an investment's progress against benchmark returns or market performance, success is measured by how well an investor's portfolio is tracking against the goals set for it.

3 STEPS TO BUILDING GOAL-BASED PORTFOLIOS

One of the benefits of goal-based investing is that it can help investors stay disciplined and focused on their long-term objectives. This is especially important during periods of market volatility, when investors are likely to feel anxious about the value of their investments. Knowing they have a carefully articulated plan that reflects their personal goals can help investors maintain a long-term view.

HOW GOAL-BASED INVESTING WORKS

STEP 1: IDENTIFY AND PRIORITIZE GOALS

Together with the help of a financial advisor, you should begin by identifying your financial goals—whether it's generating future retirement income, funding a child's or grandchild's college education, saving for a family wedding, or supporting a charitable cause.

The next step involves establishing the timing and characteristics related to each objective. Some may be one-time goals while others could be ongoing or periodic, like meeting annual retirement income needs.

It can be helpful to categorize your goals based on time horizon:

- Short-term goals: 0-4 years
- Mid-term goals: 5-14 years
- Long-term goals: 15+ years

If you have multiple goals, it's important to rank them by their level of importance. Knowing their relative priority makes it easier to determine which you may be able to reduce or eliminate if necessary.

Goal-Based Investing: An Introduction

Goal-based investing offers a holistic approach to managing wealth by carefully aligning your investments with your life and legacy goals.

[Read more >](#)



WEALTH SOLUTIONS CAPITAL MARKETS REVIEW

Q4 2021

INDEX	PERIOD ENDING DECEMBER 31, 2021					
	Qtr	YTD	1 Yr Return	3 Yr Return	5 Yr Return	10 Yr Return
U.S. Equity Markets						
S&P 500 TR USD	11.03	28.71	28.71	26.07	18.47	16.55
Russell 3000 TR USD	9.28	25.66	25.66	25.79	17.97	16.30
Russell 3000 Value TR USD	7.54	25.37	25.37	17.65	11.00	12.89
Russell 3000 Growth TR USD	10.89	25.85	25.85	33.21	24.56	19.39
Russell 2000 TR USD	2.14	14.82	14.82	20.02	12.02	13.23
Russell 1000 TR USD	9.78	26.45	26.45	26.21	18.43	16.54
Non-U.S. Equity Markets						
MSCI ACWI Ex USA NR USD	1.82	7.82	7.82	13.18	9.61	7.28
MSCI EM NR USD	-1.31	-2.54	-2.54	10.94	9.87	5.49
Fixed Income						
Bloomberg US Agg Bond TR USD	0.01	-1.54	-1.54	4.79	3.57	2.90
Bloomberg US Treasury US TIPS TR USD	2.36	5.96	5.96	8.44	5.34	3.09
Real Assets/Natural Resources						
DJ US Select REIT TR USD	17.22	45.91	45.91	16.94	9.65	10.70
S&P North American Natural Resources TR	8.13	39.94	39.94	10.06	1.27	1.27

Past performance is not a guarantee of future results.



GDP LAGGING INDICATOR

Q3 2021 (Third Estimate)
Increased at annual rate of 2.3%



EXISTING HOME SALES

Through November 2021
Increased by 1.9%



UNEMPLOYMENT RATE

Through November 2021
Decreased to 4.2% (seasonally adjusted)



CONSUMER PRICE INDEX

November 2021
Increased by 0.8% (seasonally adjusted)

2022 Tax Reference Guide

These tax tables are designed to offer a quick summary of tax brackets and taxes for: personal income, capital gains, children, and both employer and personal retirement plans.

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