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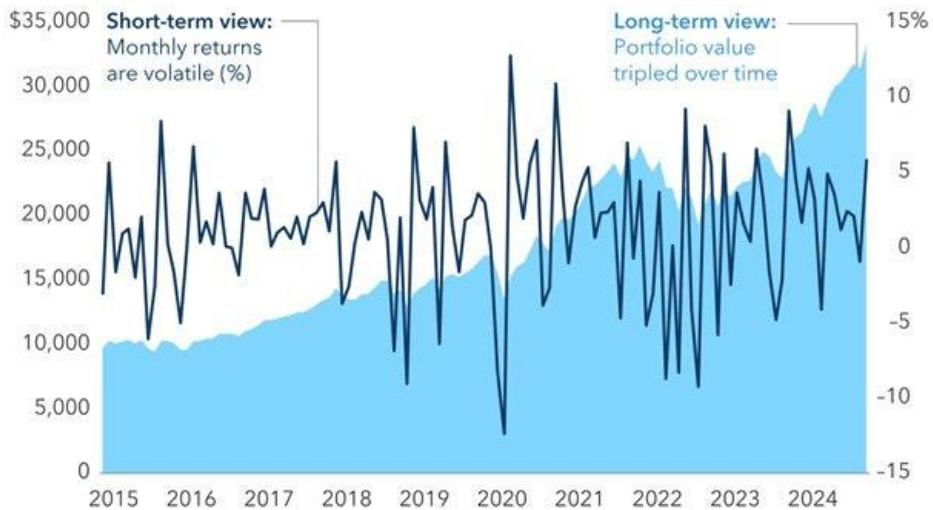
INVESTMENT - RETIREMENT - LEGACY PLANNING

Blocking Out the Noise: How Ignorance Can Be Financial Bliss

For many, it may seem natural to stay updated on daily current events, especially now with ramping headlines regarding global trade tensions. However, many investors have found it beneficial to step away from the daily news cycle altogether. The old saying “knowledge is power” is somewhat counterintuitive when applied to staying informed about real-time short-term market volatility.

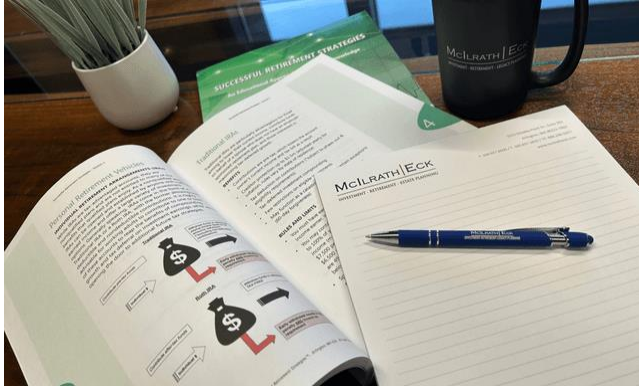
The value of “blocking out the noise” becomes clearer when investors look at the bigger picture. By examining returns within longer time intervals, the spikes and dips on price charts—the daily happenings of the market—begin to smooth out when looking at charts over longer time periods. Even some larger drops in the market as recently as April 2025 are now short-term drops in an otherwise gradual climb.

Change in value of initial \$10k investment in the S&P 500 Index



Source: Standard & Poor's. Short-term view represents the S&P 500 Index and reflects monthly return percentages from December 31, 2014 through December 31, 2024. Long-term view represented by a hypothetical \$10,000 initial investment in the same index over the same time period, using one-year returns.

It is natural to want to stay informed about the world around you and in turn how it affects your portfolio. However, being wrapped up in current events and the emotions they invoke is causing you to miss the forest for the trees. Adopting a long-term mindset about your investments can mitigate the urge to make a short-term change to “time the market,” when that strategy has historically failed.



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3325 Smokey Point Dr, Suite 201

Arlington, WA 98223-7803

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