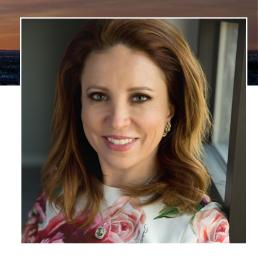


IS IT TIME TO *KEEP ON & CARRY ON* OR TIME TO *FREAK OUT & RUN?*

Hello!

Unless you've been living under a rock, you might be wondering what's going on with the markets?! I can completely understand how difficult it is to see your investments going down. It's so hard to feel comfortable with investing more while it's down.



For me, this is the hardest and most important aspect of a investing. I'm sure you've heard it before. Buy Low Sell High. It's incredibly difficult to see a portfolio go down and it makes it so hard to see your other investments down and consider investing at that time. What we know, however, is that opportunities are created when the markets are down.

Now let's be honest. I still haven't found a crystal ball. None of us can know when we'll be out of this market, and in general it's likely we will have volatility for a while now. That gives us an opportunity to invest slowly and surely through that time in a way that allows you to buy low which gives you a much better opportunity than buying high.

On another note, our strategies have been to build strategies for our clients that can weather all markets. For as long as I've been in business, we have tried to balance assets and portfolios so that when tough times came, we didn't have to scramble or run. Like athletes, we have built and prepared not just for the good outcomes but for the not-so-good ones as well. Part of these strategies include:

- **1. Balancing** portfolios through diversification, focus on interest and dividends, to be able to brace against a market decline.
- 2. Dollar Cost Averaging* by buying consistently into the market, we have the opportunity to buy dips when the markets are down and have steady process to build a portfolio.

 'To work properly, dollar cost averaging requires a continual investment approach, irrespective of market conditions, including market declines. Before commencing this type of strategy, you should consider your financial means to do so, and your willingness to invest in down markets. Also, you should be aware that a strategy involving periodic investments does not guarantee a profit or protect from losses in declining markets.
- 3. Life insurance as an Asset Class In addition to death benefit protection, life insurance can serve as a non-correlated asset in your portfolio. The current market environment makes clear why this can be so valuable.
- 4. Guaranteed Income* for those who are in retirement, we believe that blending a Paycheck for Life with other investments so that when the market is down a client can feel comfortable because they have a guaranteed and steady stream of income.

 *All guarantees are backed by the claims paying ability of the issuing company.

I would love to meet with you to discuss this and make sure we put together a strategy that's best for you. Schedule directly at www.calendly.com/crownws or call us at 915-613-4300.

Warmest Regards,



We believe...



IN A HIGHER STANDARD



IN HAVING ACCESS TO PRODUCT OPTIONS



IN PROVIDING VALUE FOR OUR FEES



THAT MONEY
MANAGEMENT WORKS



IN INTEGRATING SOLUTIONS



IN GOALS-BASED INVESTING



THAT THE TORTOISE WILL ALWAYS BEAT THE HARE



IN A HOLISTIC, COMPREHENSIVE PROCESS

Student of the Market

BlackRock.

#RESOURCE

Here's a great educational resource from Blackrock that is an in depth analysis on what I'm talking about.

CLICK HERE TO READ

https://www.blackrock.com/us/financial-professionals/literature/investor-education/student-of-the-market.pdf



#ICYMI

Lizzie is honored to make the 2021 Forbes
Top Financial Security Professionals list.
This list includes financial professionals
who protect their client's assets through
life insurance. She entered this industry to
help her clients protect what matters most.
So, to be recognized as one of only 250
professionals by Forbes validates all the
work that she does for her clients.

CLICK HERE TO READ HER SPOTLIGHT

We empower our clients to realize financial independence by securing today, tomorrow and the future. One family, one solution, and one legacy at a time.

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