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Tackling Today's Secular Bear Market

According to Michael W. Palumbos, Family Wealth Advisor, it's more important than ever that investors take time to truly understand the bigger picture when it comes to managing their finances for the long run.

In his white paper ("Exploring Low-Correlated Asset Allocation: Strategies that may help you manage your investments during a secular bear market"), Palumbos explains the concept of secular markets and how to recognize them. He then explores how diversifying your portfolio with low-correlated assets can make a real difference in your bottom line.

"Most investors know that bull markets mean rising prices, while a bear market's falling prices can make you want to run for the hills," says Palumbos. "But many are not familiar with secular bull and bear markets, which can last for many years (or decades). I want to educate people to help them better prepare for this type of long-term market activity."

The paper explains Modern Portfolio Theory, introduced in 1952, and how it applies to today's world: a world that is much more interconnected, with more sophisticated technology and expanding global markets. The piece provides an overview of some additional asset classes and their correlations, as well as examples of how these classes have performed over the last 10 years.

"We're all on information overload today, especially when it comes to investing. Every day, we're bombarded with ads and advice from TV, the Internet, magazines, and many other personal sources," says Palumbos. "But information is not the same as knowledge: you need to tune out the noise and do the research. Don't let emotions influence your decisions — follow a disciplined approach that lets you adapt your strategy to respond to changing environments."

Michael Palumbos is a registered representative with Lincoln Financial Advisors Corp. Securities and advisory services offered through Lincoln Financial Advisors Corp. a broker/dealer (Member SIPC) and a registered investment advisor. Insurance offered through Lincoln affiliates and other fine companies. 200 Meridian Centre, Suite 150, Rochester, NY 14618 (585) 350-7273. CRN200808-2019245

Photos available for this release:

Michael W. Palumbos, Family Wealth Advisor.

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