APR 2025

Pathways to Prosperity

Crafting a Roadmap for Lasting Wealth

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FA'ASAU
WEALTH MGMT OF
RAYMOND JAMES

Dear Clients and Fa'asau Wealth Management INSIDERS:

This month's market headlines have been loud—tariff talk, volatility, and plenty of opinions about what's next. But **when the market feels broken**, staying invested still works.

In my latest update below, I break down what's really happening, why long-term investors shouldn't flinch, and how to filter out the noise.

Scroll down to read my take on this past week in the markets—and what it means for your portfolio.

Also in this month's newsletter:
- Smart tax-saving strategies for business owners
- The 10-Year IRA Rule that could cost your kids big
- Essential career tips for new grads
- And why life insurance deserves a second look

Let's dive in.

Rebekah

April Market Update

Why Staying Invested Still Works
Even When the Market Feels Broken

Writing a market update in April feels a bit like trying to pin Jell-O to a wall. **As of this writing, the Dow is down 947 points - just today.** Market direction is shifting multiple times a day, driven by headlines, trade policy changes, and investor sentiment.

But even amid the noise, there's clarity to be found.

Over the past few weeks, markets have experienced renewed volatility. From global tariff tensions to uncertainty around Federal Reserve action, investors are dealing with a lot of conflicting signals. Yet, despite the chaos, **a recession still appears unlikely.** What we're experiencing is more in line with a **non-recessionary bear market** - sharp selloffs followed by sharp rebounds.

Big Swings, Bigger Lessons
Just the other day (**April 9**), the S&P 500 posted a **9.5% gain** - its **third-largest one-day surge since 1950.** Historically, these types of market days aren't just anomalies; they're inflection points. After the biggest one-day gains, forward returns have been incredibly strong.

And yet… the temptation to 'panic sell' is real. But here's the truth: missing the best days in the market is one of the most expensive mistakes an investor can make. Over the past 50 years, missing the top 20 days dropped average annual returns from **9.3% to 4.9%.**

Volatility Isn't a Signal to Flee - It's a Reminder to Focus
The **VIX (volatility index)** spiked **118% in three days** - the **5th biggest jump ever.** Historically, spikes like this have been followed by **strong market recoveries,** with average 12-month returns of 19%.* (Source: Franklin Templeton)

Market performance is unpredictable day to day - basically a coin toss. But zoom out:
• 85% of all 5-year periods have been positive
• 93% of all 10-year periods have ended in gains

The longer your time horizon, the more the odds are in your favor.

Tariffs, Trade Talks, and a Global Game of Chess

President Trump's recent pivot to pause tariffs (excluding China) brought a sense of relief to markets. China, however, now faces a steep **125% tariff** raising the stakes for future negotiations. While this may prolong uncertainty, it also signals potential progress if talks resume.

The Bottom Line

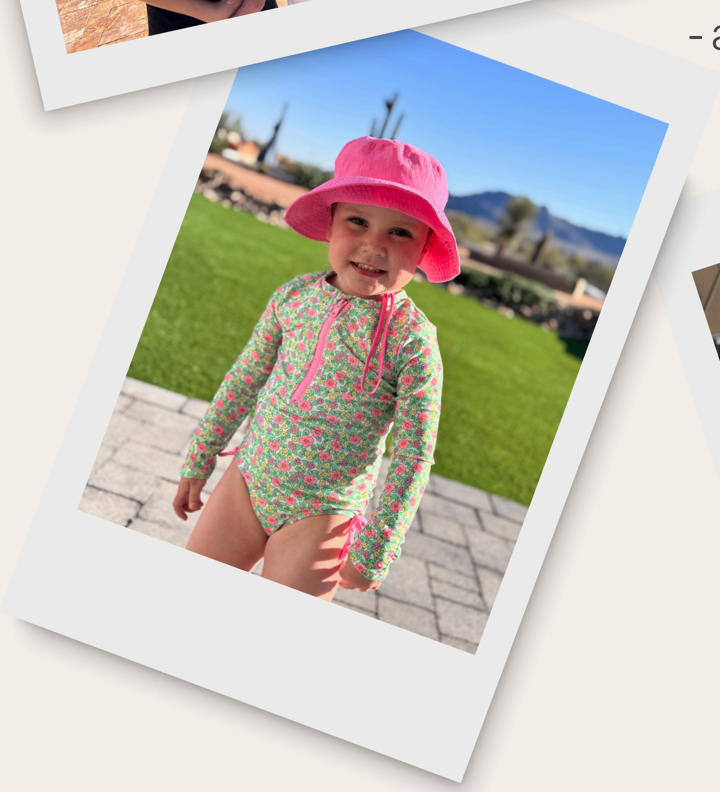
Volatility is uncomfortable, but it's not unusual. In fact, it's often where long-term returns are born. Staying invested, especially during chaotic periods, has historically led to better outcomes than reacting emotionally.

Now is not the time to lose sight of your long-term plan. If you're feeling uneasy or want to revisit your strategy, let's have a conversation. I'm here to help you tune out the noise - and stay focused on what truly matters.

**Source: Franklin Templeton*

Spotlight: Spring Break in Scottsdale

We soaked up the sun in Scottsdale over spring break, making memories with family, poolside fun, and a little adventure. Grateful for these moments - and for helping families create a future where they can enjoy more of them! ❤



Monthly blog
financial and market insights

Discover a blend of key financial insights and personal reflections, all thoughtfully crafted to guide you on your wealth journey.

NEW BLOG POST

Don't Let Your IRA Beneficiaries Make This Costly Mistake

Read Article

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Monthly *video roundup*

Not subscribed to our YouTube channel yet? Don't miss out! Check out our top three videos of the month, and don't forget to hit the subscribe and alert buttons to stay updated with all our latest content.

Top 3 Essential Career Tips for New Graduates

Hey graduates! Ready to embark on your professional journey? Discover the top strategies to stand out and succeed in the professional world.

Watch Video

Business Owners: Save Big by Hiring Your Kids

Our latest video explores an often-overlooked opportunity that could transform your family's future: hiring your children in your business.

Watch Video

Is Your Wealth at Risk? The Hidden Dangers of Ignoring Life Insurance

Life changes fast, and your insurance needs should keep up. From outdated policies to missed opportunities, ignoring your coverage could jeopardize your financial future.

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