

APR  
2025

# Pathways to Prosperity

## Crafting a Roadmap for Lasting Wealth

Volume 1, Issue 8

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

## 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](#)



FA'ASAU

WEALTH MGMT OF

**RAYMOND JAMES**



# 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.

[Watch Video](#)

[Website](#)

[Email](#)

[YouTube](#)

[Facebook](#)

[LinkedIn](#)

[Instagram](#)



Love our newsletter? Share it with others!

FA'ASAU

WEALTH MGMT OF

**RAYMOND JAMES**

Copyright © 2024, Fa'asau Wealth Management of Raymond James, All rights reserved.

Our mailing address is:  
729 S Bridgeway PL  
Eagle, ID 83616

This material is being provided for information purposes only and is not a complete description, nor is it a recommendation. The information has been obtained from sources considered to be reliable, but there is no guarantee that these statements, opinions or forecasts provided herein will prove to be correct. Investing involves risk and you may incur a profit or loss regardless of strategy selected, including asset allocation and diversification. Any opinions are those of the author, and not necessarily those of Raymond James. Material provided by Oechsli, an independent 3rd party, is not affiliated with Raymond James.

Raymond James & Associates, Inc., member New York Stock Exchange/SIPC.

The examples used in this newsletter are provided for illustrative purposes only. They are not intended to be used as the sole basis for financial decisions, nor should they be construed as advice designed to meet the particular needs of an individual's situation.

The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. Stock Market.

Raymond James and its advisors do not provide tax or legal advice. Investors should consult any tax or legal matters with the appropriate professional.

Want to change how you receive these emails? Reach out to us and we'd be happy to assist!