

Do you own Long Term Care Insurance??

If so, it's very important to understand how to maximize your policy!!
If you need help understanding it, feel free to call us for more information.

"In investing,
what is comfortable
is rarely profitable."

-Robert Arnott

"Compound interest is
the eighth wonder of
the world; he who
understands it, earns it,
he who doesn't pays it."

-Albert Einstein

Sources: investopedia.com; pods.com; finance.yahoo.com; wallethub.com; visionretirement.com. First Trust, Bloomberg. Data from 12/31/1969 - 3/31/2025. Past performance is no guarantee of future results. This chart is for illustrative purposes only and not indicative of any actual investment. The S&P 500 Index is an unmanaged index of 500 companies used to measure large-cap U.S. stock market performance. Investors cannot invest directly in an index. Index returns do not reflect any fees, expenses, or sales charges. Stocks are not guaranteed and have been more volatile than the other asset classes. These returns were the result of certain market factors and events which may not be repeated in the future. The information presented is not intended to constitute an investment recommendation for, or advice to, any specific person. By providing this information, First Trust is not undertaking to give advice in any fiduciary capacity within the meaning of ERISA, the Internal Revenue Code or any other regulatory framework. Financial professionals are responsible for evaluating investment risks independently and for exercising independent judgment in determining whether investments are appropriate for their clients. The foregoing information has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete, it is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation. Any opinions are those of Jerry K. Ask and not necessarily those of Raymond James.

THE JKA REPORT

AN INVESTMENT NEWSLETTER FOR CLIENTS & PROSPECTS



In times of economic uncertainty, a financial advisor can provide valuable support and guidance.

Here's why you might need one:

1. Managing Risk and Protecting Your Portfolio:

- **Risk assessment and mitigation:** Financial advisors can assess your risk tolerance and tailor your investment strategy accordingly. This may involve strategies like diversification, hedging, or considering low-risk investments to help mitigate potential losses during volatile periods. They help you understand how different assets respond to market shifts and adjust your portfolio to help weather downturns.
- **Strategic Portfolio Management:** They don't just pick stocks; they provide strategic portfolio management to ensure your investments remain stable and aligned with your goals. This includes continuously assessing market conditions and adjusting asset allocations as needed.

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2. Providing Expert Guidance and Market Insights:

- **Interpretation of complex data:** Financial advisors have the knowledge and expertise to interpret economic indicators and geopolitical events that influence market behavior, providing you with actionable insights.
- **Identifying Opportunities:** Advisors can also help identify potential opportunities during volatile periods, such as undervalued assets.

3. Maintaining a Long-Term Perspective:

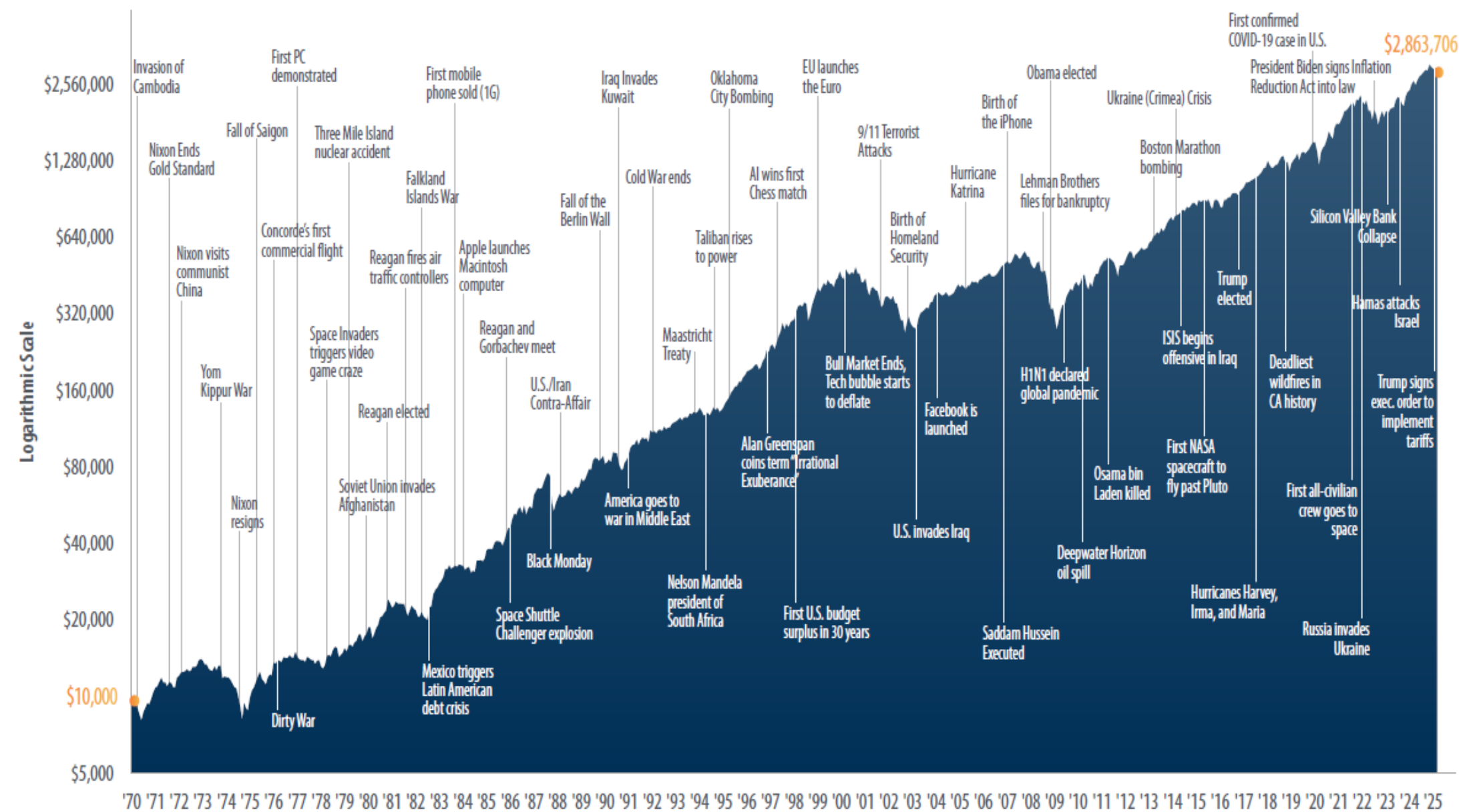
- **Focus on goals:** Volatility can tempt investors to make short-term decisions that could harm their long-term goals. An advisor helps you stay focused on your long-term plan and avoid impulsive decisions driven by fear.
- **Avoiding emotional reactions:** Human psychology can work against investors during volatile times, leading to hasty decisions. Advisors can help you control emotional impulses and make decisions based on sound financial principles.

4. Building a Resilient Financial Strategy:

- **Customized Planning:** Advisors work with you to develop a long-term investment strategy tailored to your financial goals, time horizon, and risk tolerance.
- **Revisiting and Adjusting:** They can help you refresh your financial plan and make sure it aligns with your goals as markets and your life change.

This chart shows the growth of \$10,000 based on S&P 500 Index performance over the last several decades. We believe looking at the market's overall resiliency through major crises and events helps to gain a fresh perspective on the benefits of investing for the long-term.

The average annual total return of the S&P 500 Index for the period shown below was 10.80%



5. Offering Emotional Support and Behavioral Coaching:

- **Calm and Reassurance:** Advisors can provide conversation, reassurance, and guidance during difficult market conditions.
- **Supporting Decision-Making:** They can help

you navigate uncertainty, decision fatigue, and the temptation to react without a clear plan.

In essence, a financial advisor can serve as a trusted guide during turbulent times, help you navigate market volatility with confidence and clarity, manage risks effectively, and stay on track to achieve your financial objectives.