

Greetings!

You may have heard the catch-phrase "Sell in May and go away," an old Wall Street adage. The idea is that by selling your investments in May and reinvesting in the fall you can perform better in the markets, because the S&P index has historically gained less from May through October than from November to April*.

But, at Sherman Wealth, we don't make recommendations based on catch phrases or Wall Street generalizations. We make our recommendations based on **your life, your goals, and your risk tolerance**, rather than trying to second-guess the market with one-size-fits-all solutions.

While it is always important to review your investments periodically - to make sure you're properly diversified and that your current investments still support the goals you have set for yourself - we believe in investing **for the long-term with solid strategies**, rather than reacting to cyclical fluctuations in the market.

Some things to consider if you are concerned about volatility or a slow-down:

- **This could indeed be a slow May... or the market could continue to climb.**
- **Even in cyclical slumps, some holdings outperform the market... and others hold steady.**
- **International and other investments may not be affected the same way by market conditions, so diversification could make a difference in your portfolio.**
- **Sticking to a strategy and having discipline in your savings through both up and down cycles tends to put you in a position to benefit in the long-term.**

In short, if you are feeling the need to take a look at your allocations and your risk, give us a call! We're here for you - in May, and every month - with a focus on what's right for you.

Please scroll down to take a look at our new blog posts, several of which are particularly relevant to risk tolerance and long-term strategies.

And finally, to never miss an informative post, please follow me on [Twitter](#), [Facebook](#) and [LinkedIn](#).

Best,



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*<http://www.marketwatch.com/story/stock-investors-sell-in-may-could-be-your-best-move-now-2015-05-05?rss=1>

International investing involves special risks not found in domestic investing, including political and social differences and currency fluctuations due to economic decisions. Emerging markets can be riskier than investing in well established foreign markets. The risks associated with investing on a worldwide basis include differences in the regulation of financial data and reporting, currency exchange difference, as well as economic and political systems differences

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Featured Blogs

Should You Start to Save or Pay Down Debt?

Millennials have an entrepreneurial spirit and tend to have a lot on their plates. Being able to juggle several balls in the air and multi-task is par for the course for this generation. So why do Millennials often struggle with how to prioritize between saving for the future and paying down debt? Many Millennials still have college [...]



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Navigating the stock market can be daunting for anyone, especially if you're new to investing. Between struggling to pay off student loans, finding jobs in a difficult market, and setting goals for financial independence in a stressed market environment, it's been a daunting few years in general for many Millennials, who may have put off investing because they just don't feel comfortable or ready [...]



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When it comes to money and investing, there are many factors that contribute to the "how" and "why" of important decisions. According to many Behavioral Finance studies, our different personalities traits & preferences, along with a range of emotional and mental behavioral biases, have a strong impact on the way we invest. There are 4 different types of investors, [...]



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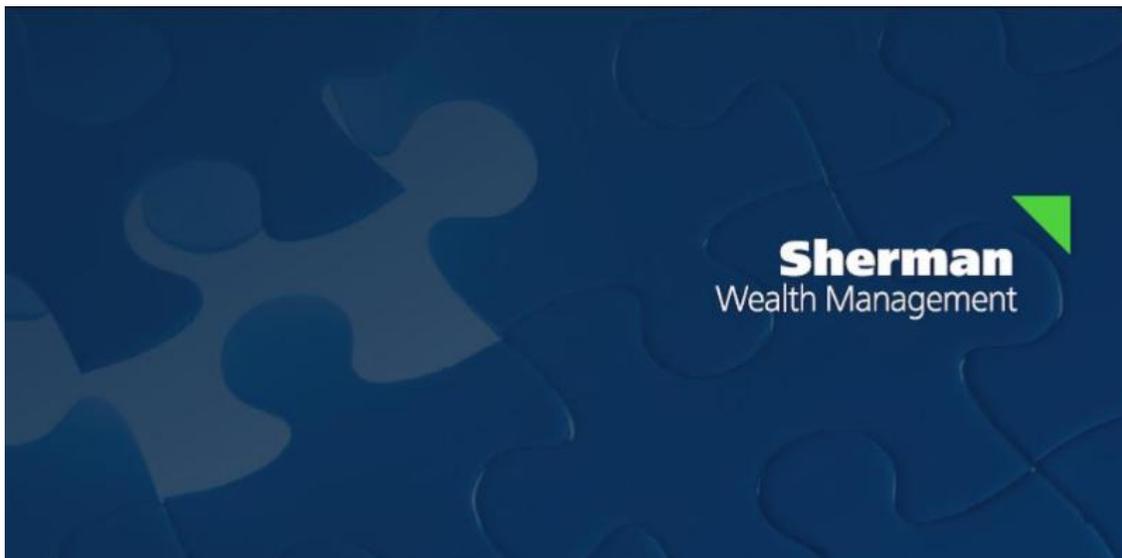
Do You Know What to Do in a Market Sell-off?

Whenever there's a crisis, it's good to have an emergency plan, and when there's a financial crisis, it's good to have a financial emergency plan. When you've thought through a plan, it's less likely that panic - or other "behavioral mistakes" - will lead you to react in ways you may be regretting for a long time. While most investors say they'll continue to hold on [...]



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