

No Second-Guessing, No Deviation from Focus

Here's what I told you, all the way back in February of 2015: stay fully invested. I wrote:

Stay Fully Invested

As I've written ad nauseam, I do not get in and out of the markets. I maintain my fixed income/equities balance, adjusting as time passes (fast) for my age. For an investor who is crafting a dividends/interest-oriented portfolio to pass along to heirs, I can live with a 75/25% equities/ fixed income mix. But where income and safety in retirement is the target, the reverse ratio is optimal—no second-guessing, no deviation from focus, and no market timing to be tolerated.

PPPP—Your Guide

I think a policy of PPPP will keep you and your family on a proper track. Here I am referring to my goal to Preserve and Protect via Perspective and Patience. If my PPPP immediately strikes you as a theme that makes you warm and fuzzy, I am excited for your future success. If instead such a seemingly boring approach leaves you cold, you still have my warmest regards, but also my great concern for your future success.

If your investment plan is strong, you shouldn't be tempted to second-guess it, or deviate. A good plan will prepare you for the risks you're willing to endure given your time horizon. If you need help crafting such a plan, request a free consultation with a member of the seasoned investing staff at my family-run investment counsel firm, Richard C. Young & Co., Ltd. by [clicking here](#). Once contacted, you will be guided through a no-obligation review of your portfolio by an experienced

professional. You too can build an investment plan that requires no second-guessing.