



## Pink Wealth Management Group

*"You can't go back and change the beginning, but you can start where you are and change the ending."*

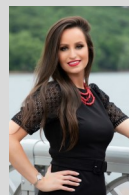
- C.S. Lewis

As the world begins to slowly reopen, we look back and try to recognize the bright spots in what has arguably been one of the greatest upsets in most of our lives. 2020 brought with it many challenges, but with that, also the realization that we can overcome those challenges. We now have a greater appreciation of everyday life, not taking for granted being able to be with family, friends, and coworkers, even for the smallest amount of time. We feel the greatest lesson we've learned, however, is that no matter what life throws our way, we are, and always will be, in this together.

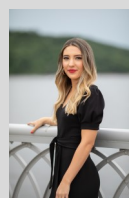
*Thank you for the trust you have placed in us*



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## Seven investment fundamentals to help you make smart decisions

*Provided by RBC Wealth Management and Thomas D. Pink*

Staying informed in today's market sometimes feels like attending a three-ring circus. Between all the websites, publications and broadcasts vying for your attention, there is a lot of rapidly changing content to take in. But to make smart investment decisions, sometimes you may need to tune out the white noise and just pay attention to the following investment fundamentals that have withstood the test of time:

1) Importance of cycles: If you look at historical records, there is strong evi-

dence to suggest cycles repeat themselves on three different frequencies.

Multigenerational cycles usually run over a 60-to-80-year period. Watch for political, social and economic trends that can create four "seasons" with corresponding effects on what kind of market "weather" to expect. Demographic changes, credit availability and technological developments can also affect the trends for each season. Because of their long duration, multigenerational cycles are most helpful when viewed as background for bull/bear cycles.

*"Investing is a lot like baseball. To win, you have to swing the bat. "*

### Emotions

Emotions are contrary indicators: Good investing rarely feels good. Managing your emotions can be the toughest part of investing. Feeling good about your portfolio could be seen as a signal to pay attention to valuation.

Secular bull and bear cycles usually run over a 16-to-18-year period. Shifts in stock valuation, in terms of absolute and relative price-to-earnings ratios and broader sentiment are good indicators to watch. During bear cycles, many investors focus on risk management. Bull cycles are generally a good time to buy into the markets and stick with investments.

Cyclical bull and bear cycles usually run over a three-to-five-year period. The expansion and contraction of corporate business cycles, interest rate trends and ranges in historical valuation within sectors are good indicators to watch. These factors may help investors determine which industries may outperform others.

2) Understand investor psychology: These boom-and-bust cycles persist despite the advancement of technology because of human nature. The fear of losing when markets are down can be as strong a motivator as the fear of missing out can be when markets are going up. Another consideration is the fact that long-term experiential memory is only about three years. How did your investment behavior and feelings change after the fallout of 2008-2009? Are you back to some of your "old" habits and feelings? Let's try not to forget those hard-earned lessons.

3) Emotions are contrary indicators: Good investing rarely feels good. Managing your emotions can be the toughest part of investing. Feeling good about your portfolio could be seen as a signal to pay attention to valuation. Trim holdings so a few outsized positions don't drive performance. And when you are feeling stressed about a general market slump, revisit valuations of companies worthy of consideration.

4) Regression to the mean is real: Sector outperformance tends to run out of steam after about three years. It rarely has a longer run than that. The first year's outperformance may come as a surprise. The second year, fundamentals emerge more clearly, and pulls in investors. By year three, expectations are high, as are inflows, but that rising confidence sows the seed of disappointment as well. So attempting to time sectors, like timing the market in general, is often more frustrating than it is effective, in terms of long-term portfolio performance.

5) Perseverance pays, so pace yourself: Investing is a lot like baseball. To win, you have to swing the bat. But instead of always swinging for "home runs," focus on base hits. If you pick quality investments that are appropriate for your goals and risk tolerance, pay attention to capital preservation and maintain broadly diversified market exposure, even at minimum levels, you are well positioned to do well in the long run.

6) Dividends matter: To continue the baseball analogy, dividend stocks are ones that may help you get on base consistently. Plus, they can help you manage two key investment risks: overpaying for growth and taking too much risk. Consistent dividend growers often spotlight superior business models offering resilience in volatile markets.

7) Time is your friend: Investing for the long term has value. It gives your winners more time to work. And it has

the power to smooth out some of the inevitable losers in your portfolio. Again, dividends can make sense. Reinvest dividends from dividend growers, and take cash from the dividend payers. This approach works best over a multiyear basis, not quarter over quarter. Proper attention to asset allocation helps maximize the benefits of time on overall portfolio performance as well.

Being mindful of these seven fundamentals can help you tune out the financial "noise" in your ears, and can also help save your sanity—especially during periods of economic uncertainty and market volatility—by helping you focus on the things you can always control: your emotions and your choices.

FINRA, the securities industry self-regulatory organization, has actually made the practice of naming a trusted contact into a rule, and requires that your financial advisor ask you if you would like to name a trusted contact person at the time you open or make material changes to your account (s). It's a good idea, is easy to do, and could help you avoid financial exploitation in the future.

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*This article is provided by RBC Wealth Management on behalf of Thomas D. Pink, a Financial Advisor at RBC Wealth Management, and may not be exclusive to this publication. The information included in this article is not intended to be used as the primary basis for making investment decisions. RBC Wealth Management does not endorse this organization or publication. Consult your investment professional for additional information and guidance.*

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## Team Photo Booth: *Rescheduled Edition*

### ***The Pink's***

Tom, Jessie, and Delaney were able to take a quick spring break trip down to Rochester, MN this year after things had finally reopened. They had postponed their spring break plans, so they were extra excited to take this trip, one of the first family trips they had taken in over a year. Delaney loved the hotel pool and rock climbing wall they found.



### ***Tyanna***

Tyanna surprised Cayden with a trip to Disney World for his 11th birthday in May. The family was able to keep it a surprise and told him the day they flew to Florida. The Disney trip was originally planned in March of 2020, but was cancelled at the last minute due to the park closing during COVID. The entire family had a wonderful time.

### ***Anna***

In March of this year, Anna attended a wedding in Belize with her family and her boyfriend Grant. Originally scheduled for March of 2020, the wedding was rescheduled many times before ultimately landing on a March 2021 date. There were around 50 people who traveled to San Pedro, Belize for the beautiful event.





## Welcome Intern Laura Stockl!



Laura joined the Pink Wealth Management Group as a Summer Intern this June. She is a 2023 graduate candidate and Finance major at the Carlson School of Management, University of Minnesota Twin Cities. She is currently the Vice President of Finance for

her sorority, Kappa Kappa Gamma, as well as a member of the Executive Board and Chapter Council. Laura is eager to learn and gain experience in the financial industry during these last years of her undergraduate career.

Laura has a unique background and upbringing. Born and raised in São Paulo, Brazil, she moved to the United States at the age of eight. Her first and native language being Portuguese, is how she still communicates with her extended family and friends. Laura and her family have lived in four different states within her twelve years living in the U.S. These experiences and opportunities have allowed her to easily adapt to changing environments and circumstances, as well as gifted her the unique ability to view things from multiple cultural perspectives.

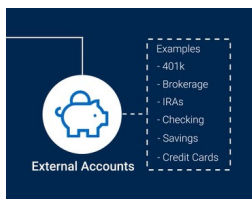
We are also very excited to announce that Laura has decided to stay on throughout the school year. Be sure to say hello the next time you call in!

Visit us at  
[www.pinkwmg.com](http://www.pinkwmg.com)

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*- Tyanna & Anna*



## Courage Kenny Foundation



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## Courage Kenny

Despite the challenges brought on by the COVID-19 pandemic, the Courage Kenny breakfast was able to be held this year, and via drive thru, raised more than \$115,000 for services and programs in the local community.

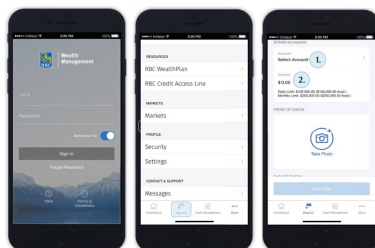
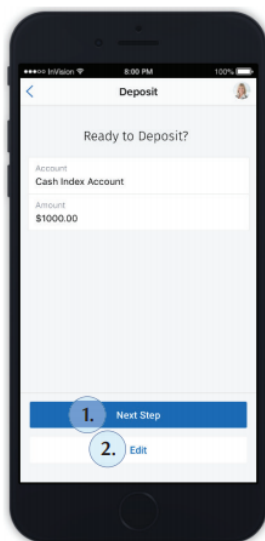
Courage Kenny Rehabilitation Institute, part of Allina Health, provides a wide range of inpatient and outpatient rehabilitation and community services.

The drive through breakfast event was a great success, allowing hundreds of programs to continue providing critical services to clients in the St. Croix Valley area. Of course the Pink crew grabbed the pink donuts to go with their coffee after making their donation.



Anna, Tyanna, Tom

## Mobile Check Deposit



### RBC Wealth Management Online mobile app Mobile check deposit now available!

This convenient feature allows you take a photo of the front and back of a check with your device's integrated camera and select the account and amount for deposit.

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#### Don't have the mobile app?

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Pink Wealth Management Group



## Tom's Corner

I have now been in the industry for over 20 years - and a lot has changed, while some parts have stayed very much the same. However, in over two decades, I have never felt the sense of transformation that I'm feeling right now. Our business here at the Pink Wealth Management Group is growing at a rapid rate, yet I have never felt more efficient in how we serve you, our clients.

When you go through a year of disruption, and get forced in a direction somewhat away from your "comfort zone", you can sure learn a lot. Among other things, we have been working with a business team productivity coach to help become even more efficient. We are leaning into what we have always done well, while also transforming any areas where it may have been needed in our practice.

Thank you for being a part of our team as our journey continues with hopeful reopening's and a new future. A year after the pandemic began, we are better positioned to meet our clients wherever they are at . . . in both your current financial planning stage, as well as whatever your geographical location may be. Our goal remains to continuously update your personal financial plan, while adjusting and positioning strategies appropriate for this current volatile investment market and economy. Can't wait for the next chapter!

Until Next Time,  
-Tom

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