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WOMEN, WEALTH & WHAT MATTERS | EPISODE 16

5 Questions Investors Are Asking Right Now

Everyone is asking the same questions. Here are Tracy's answers — straight, no predictions.

Instead of another market prediction, here are the five questions investors keep asking — answered the way Tracy would if you were sitting across the table from her.

1. IS AI A BUBBLE?	2. AM I TOO CONCENTRATED?
■ AI may change the world. That does not mean every AI investment is worth any price.	■ Owning the S&P 500, a Nasdaq fund, a tech ETF, and individual names can mean possibly owning the same companies three or four times.
■ AI infrastructure drove roughly one-third of S&P 500 EPS growth in Q2 (Goldman Sachs / Reuters).	■ After a strong run, a 3% position can quietly become 12%. The market made that decision - not you.
■ A great company and a great stock are not the same thing.	■ Do not fall in love with an investment. The stock does not love you back.

3. WHAT WILL THE MIDTERMS DO TO MY PORTFOLIO?	4. IS A CORRECTION COMING?
■ Midterm years have historically been bumpier - average drawdowns around 19% since 1961 (Fidelity).	■ Corrections (10%+ drops) have happened in nearly half of all calendar years since 1980 - yet average annual returns were 13.3%.
■ Since 1938, the S&P 500 has gained in the 12 months after a midterm election 95% of the time.	■ You do not need to predict the next correction. You need a plan for it.
■ Vote based on your politics. Invest based on your financial plan.	■ Ask: Do I have enough cash? Am I overly concentrated? Will I panic and sell?

5. I'M CLOSE TO RETIREMENT. SHOULD I CHANGE MY STRATEGY?
■ Getting close to retirement is not about turning 60 or 65 - it is about knowing which money you need in two years and which you will not touch for fifteen.
■ If the paycheck stops and the market drops, you may be forced to sell investments while they are down. Liquidity planning before you retire is what keeps a bad market from becoming a crisis.
■ The market does not know when you need your money. Your financial plan does.

"You don't need to know exactly what's going to happen next. You need to know what you're going to do if it does."

Share this with anyone asking these questions. The market will do what it does. Your plan is what matters.

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