Stiles Financial: A team built on the foundation of fiduciary consulting

The team of advisors and consultants at Stiles Financial Services, Inc. (SFSI) has learned over many years that investors can't control external forces that impact daily or periodic market behavior. Emotional short-term decisions in reaction to unpredictable market swings can affect overall portfolio performance.

"2022 was a very challenging year for investors because there was no place to "hide." Not only were the equity markets challenged, dipping into a Bear Market intra-year and finishing down nearly 18 percent (as measured by the S&P500 index) by year end, but the fixed-income markets also had a down year. This was the second year in a row that the aggregate bond market showed negative returns – the first time this has happened since the 1950s," said Portfolio Manager Paul Tichy, AIF®, MBA.

"Rising interest rates fueled by a Federal Reserve intent on taming inflation negatively impacted both stocks and bonds. Bonds will historically underperform in rising rate environments; particularly coming off a near-zero Fed Funds Rate base. But stocks can also suffer during rising rate cycles as investors start to see the trade-off benefits of higher yielding bonds, but also in how investors value risk assets using a traditional Discounted Cash Flow analysis.

"The jury is still out on how long the Fed will have to raise rates in their effort to control inflation, however the real challenge for the Fed will be to avoid causing a major slowdown in the economy that leads to a recession. This is something we will keep a very close eye on as the year progresses," said Tichy.

SFSI believes having a plan and executing on that plan will pave the path to achieving your targeted results in the long run. The foundation for investment success is understanding your goals and risk tolerance, and harmoniously aligning your portfolios to match. SFSI partners with its clients to help steer and manage the process with the discipline needed to meet desired outcomes.

"We always work hard to understand our clients' financial journey and goals, and we work even harder during these volatile times. By knowing where our clients have been, where they are looking to go, and the pitfalls they have experienced along the way, we develop a holistic wealth management strategy that is customized to each individual person, one that can smooth out the ride during these turbulent times," said Private Wealth Manager Brent Atherton, CFP®, AAMS®.

SFSI provides several services including:

- Private wealth and custom portfolio management services
- Fiduciary advisory services to corporate retirement plans and their participants
- Portfolio management services for institutional clients including foundations and endowments and corporate cash accounts.

"The footing of our business is built on managing client assets while implementing strategies designed to achieve cost efficiencies and positive results," said SFSI Founder Susan Stiles, CFP®, ChFC®, AIF®, CPFA, MBA, who has been recognized many times over the years for her contributions to the industry.

> "We spend a lot of time understanding our client's goals, runways and risk profile, so when the market gets volatile and moves up and down, we are properly positioned to ride these waves."
>
> **- Brent Atherton, CFP®, AAMS®**
> **Private Wealth Manager**

"We've earned a reputation among our clients for being great listeners, as well as gifted financial strategists," said Stiles. "Our client loyalty affirms our dedication to our holistic process and principles that support the close relationships we value and the variety of clients that we serve."

To learn more, sign up to receive our emails and watch our weekly educational Friday Flash videos from staff, visit www.StilesFinancial.com.

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Advisory Services offered through Stiles Financial Services, Inc, a Registered Investment Advisor.