

# Want Higher Returns?

## Expect Price Fluctuations, Here's Why...

If you invest in global and diversified equity portfolios and expect to receive high returns, you have to expect there will be times of disappointment. The average return over time has been around 9 percent in globally diversified equity portfolios.

Set up a plan and no matter what happens during volatility, remind yourself why you are doing what you're doing. **Expect a lifetime investment that includes down movements of markets.** There will be corrections, fair markets, and bull markets. But know going in that coming out with high returns will also include volatility.

Our investors receive high returns because they are taking more risks:

**No risk = no volatility**  
**No volatility = cash like returns**  
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I recommend people embrace volatility. Volatility means more markets are working, giving an opportunity to rebalance back to target.

[Contact us](#) today if you have any questions about how you'll live out your retirement years.

Jeff Holland  
info@viaiv.com