

December 11, 2020

Dear Client,

What a year! I for one am glad to soon be starting a new one.

It started off great, but quickly unfolded to be one of the most volatile years in history. In fact, the bear market that occurred in March was the fastest ever bear market in over 200 years of recorded history. Fortunately, the recovery was also very quick... at least the stock market recovery was quick. Societally it will probably still be a while.

I'm pleased to report that all in all our portfolios fared well throughout, generally not falling as much and recovering quicker than most other programs. I also wanted to wish you a Merry Christmas and inform you of some important changes happening in our office.

1. We have adopted a number of COVID safety protocols and technological improvements so that we can offer you Advice Your Way. While we are still encouraging on-line meetings only (and we have figured out ways that even the most technophobic of individuals can participate), if needed we can accommodate in-person meetings. Just let us know which you prefer.
2. Early 2020 will be Ben's 5-year anniversary of coming to join us. He has been working with clients for most of that time and is taking on an even greater role in being the primary advisor for even more clients in the new year. I'm still around... and plan to be for at least a few decades more, but I am starting to shift my load. I will remain involved, continuing to be the primary advisor on some of our accounts, but spending more time overseeing things from a bigger picture perspective. Rest assured that we are still both here to serve you.

From all of us here at Visionvest, we wish you a very merry Christmas. I know that may be hard to do in this environment, but I truly hope that you can find a way to safely celebrate with your friends and family. And we hope that the new year brings health, happiness and prosperity to you and yours.

All the best,

Arnold (and the Visionvest Team)