

IMPACT CAPITAL STRATEGIES

"It's a victory when the weapons fall silent and people speak up." *Volodymyr Zelensky*

Stay focused on long-term investment goals

When markets decline significantly, it can be unnerving. Although past performance cannot guarantee future results, history illustrates that staying the course may be prudent. Longer holding periods, historically, have led to better results.

Right now, although various economic indicators look strong, there are significant concerns that the stock market is facing: supply chain issues, global-warming-related weather disasters, rising interest rates, rising energy prices, the pandemic and especially Russia's extreme war actions.

High levels of uncertainty lead to jittery markets. But keep in mind that selling into weakness often does not work well for investors. Although it is difficult, investors are generally more rewarded for buying when prices are low.

It's important to remember, however, that long-term investors can still find opportunity in the midst of chaos — be it war, inflation, or recession. There are still many companies that are growing and thriving and innovating.

Our primary message for investors is to stay committed to your long-term investment goals. Don't be disoriented by moments of crisis. Remember that markets are resilient and have powered through many challenges. Now is the time to evaluate your portfolio, stay focused on your path and try not to let external events derail your objectives.

Corrections have been a normal bull market occurrence

S&P 500 Index	Pullback (5% decline)	Correction (10% decline)	Bear market (20% decline)
Number of occurrences	319	99	26
Average occurrences per year	3.4	1.1	0.3
Average duration (days)	35	100	289
Average decline	-10.8%	-19.5%	-35.6%

Source: Ned Davis Research, Bloomberg, and Wells Fargo Investment Institute. January 26, 2022. Data from January 3, 1928 to January 25, 2022. Copyright 2022 New Davis Rese Inc. Further distribution prohibited without prior permission. All Rights Reserved.

Nonprofit Spotlight

Millions of refugees have been forced to flee Ukraine. Here are two charities we would like to highlight which are bringing aid to people of Ukraine:

International Rescue Committee (IRC): <https://www.rescue.org/>

Save the Children: <https://www.savethechildren.org/>

ICS Gardens

This Spring we are sending our clients sunflower seeds, the official national flower of Ukraine, in solidarity with its people. As in past years, please send us photos of the beautiful flowers you grew.



The Emotional Aspects of Generational Wealth Transfer

The below was created by Magdala Adeleke and provided by Impact Capital Strategies with permission.

Thoughts of having a wealth transfer conversation with one's family can bring up anxiety and fear in most individuals and send them into hiding. It's not a favorite topic to discuss, yet it's crucial to start thinking about it and have this conversation sooner rather than later.

Various complex emotions and concerns, such as fear, anxiety, grief, distrust, and guilt, are common barriers to approaching wealth transfer. By acknowledging the feelings around money and relationships, we can gain understanding and compassion which can facilitate this difficult and vulnerable conversation.

There are two perspectives to consider in wealth transfer: the child or heir and the parent or benefactor. Both have similar concerns about the impact of the wealth transfer process and conversation on their relationship. However, that part is not usually discussed because the focus has often been on the practical and legal steps instead of starting with the emotional aspect.

The most important step to prepare for a successful wealth transfer is to reframe the idea altogether. Think of it from the perspective of creating (not leaving) a legacy. Design a positive plan to share your assets with your loved ones now and guide them on how to be a good steward of your legacy as opposed to thinking about what will happen to your resources when you're no longer around. This simple shift in mindset will alleviate some of the anxieties that come with estate planning.

By addressing and processing these common concerns, it is possible to become more comfortable to broach this topic. You would become more understanding and sensitive to how to discuss this with your family because you would be aware of the complex emotions that are involved in this topic.

Magdala Adeleke is a Certified Financial Therapist I™. She is a former banker and financial management professional with an educational background in psychology. Magdala now incorporates therapeutic tools into financial coaching to help her clients process their complex emotions around money and uncover the root of their financial behaviors in order to transform their relationship with money and find peace. Her mission is to empower others to achieve a positive relationship with money, achieve financial freedom, and have purposeful lives.

Please join us on April 28th from 7:00 pm to 8:00 pm (EST) for a free Zoom workshop with Magdala Adeleke. Magdala will discuss the complex emotions around Intergenerational Wealth Transfer, from two perspectives: the benefactor and the recipient/heir. Please RSVP to Steve Badt at Steve@ImpactCapitalStrategies.net



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Amy Champion-Thomas giving out free test kits in Beverly, MA through an effort organized by CUE Realty in Boston.

Please do not forget 2021 IRA contributions by April 15th

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CAR-0322-04665