00:00:00,100 --> 00:00:03,240 [Speaker 0]
[instrumental music]

00:00:04,800 --> 00:00:18,960 [Speaker 0]
Welcome to the PlanVision Podcast, where we share simple, straightforward investment and planning ideas for normal people. The description in this podcast is for informational purposes only. Do not construe this as personal tax, financial, or legal advice for your situation.

00:00:21,320 --> 00:03:19,220 [Speaker 1]
[instrumental music] Hello, it's Mark with the PlanVision Podcast. I wanna talk today about whether or not you should invest when some sort of an event is coming up. And I'm not referring to an event in your life, like your birthday or some other important moment in your life, though that's wonderful for you. Uh, hopefully wonderful for you. But I'm talking about an event in the world. So let me put some context on this. Start with the idea here of what we help people do and what we talk with them about, and this is their financial plan, right? Big part of your plan is to save and invest for your future. And as we're talking about here, you, you have-- you're in a situation where you have some money to invest. You earned the money, you got a bonus, or some sort of personal situation occurred, an inheritance, windfall, whatever it happened to be. You're likely smart enough to know that all you really need to do today when you have the money is to invest it. And for many, they already know where the money's going to go. Maybe in their brokerage or after-tax account, maybe some of it into a retirement account, but they have places they can put the money that makes sense for them. But what happens is people start to overthink this. There's some- something coming up, so you wanna wait and see what happens. I just heard from a client [laughs], and this is August of 2026, that wants to wait and see what's gonna happen in the November election. That's 3 months away. Now, these elections can shift the balance of power here in the States as this-- maybe the Senate composition, the House composition, composition changes. Elections are a very big one. I've heard many times over the years people are gonna wait and see what happens with the elections. Another one is the role of the Federal Reserve in changing interest rates. Let's wait and see what happens. There are other times it happens too, just worldwide uncertainty. Turbulence is going on, creates anxiety for people e- even if they're not directly affected by it. Some people are affected by this directly. They live in those locations where this is happening. Others are infected more indirectly. But, you know, you're not gonna get an email that says, "Coast is clear. We now all know what happened, so resume your investing," as if it should have been anyway. I know that when it comes to elections or political events, some people won't invest because their team lost the election. I know that happened. They're just pissed, and they're gonna spite themselves. They're not gonna admit it. That's what they're doing. They're hon- hopefully they're honest [laughs] with themselves about it. But the idea of waiting until an event happens, until we know more, until there's resolution of, well, something, is not wise. Because right after that's done, or very soon thereafter, there could just be more uncertainty. And then after that, there'll be more. What's gonna happen? And then after that? Isn't it really just one thing after another? And think about those periods of calm or normalcy. Maybe they're just masking underlying issues anyway. 2008 and 2009 didn't just happen overnight. It had developed for years. I'd encourage you to be smarter about this. Don't pick events or moments in time as markers to invest. [instrumental music] Many of you listening to this know this anyway. Just invest when you know your plan and you have the money.

00:03:19,220 --> 00:03:26,040 [Speaker 0]
[instrumental music] Thank you for listening to the PlanVision Podcast. Let us know if you have any questions or comments on the topics covered.