



A few times a week I am asked by one of our best looking clients in all the land something like-- "**What is your outlook for the year?**" To be clear, we do not have a short term "outlook" at SKV. At least not one worth a ~~dime~~ dollar (need to inflation adjust these clichés) We instead offer an all-weather long-term **philosophy**—an enduring approach to investing and the markets that isn't whipsawed about based on current events, or "gut" feelings, but is instead impervious to circumstances. We believe the quality of life around the globe will continue to improve over time. Humans want to be more, do more, own more...technology progress compounds...and the greatest companies in all the land strive ceaselessly to grow, creating a permanent uptrend in stock prices. What's past is prologue—optimism is rationale.



Tomorrow marks my 30th anniversary as a financial advisor. Yes—I started when I was 9. (Ba-dum-tss!) That joke never gets old. (like me!?) I humbly offer the "30 for 30" attached. For most of those years, the above giant photo has been on a wall behind my desk. Aside from being a nice photo, I hope it also conveys the message to



faith . discipline . patience

visiting clients---in difficult days-- to look past the rocky shores to the calmer horizon. Better days, smoother seas are ahead. My career has reminded me over and over, **growth takes grit**—successful investors like you are resilient.



Some of you might be feeling the very human impulse to “get out” of the stock market and ride out the current crisis du jour’, and wait until you have the impulse to get back in? Two impulses don’t make a strategy. And the odds that those two impulses will bring you out ahead of riding out the temporary decline are remote. Bordering on impossible. I would be easier to _____ than time the market.

- A. get a clear video of Big Foot
- B. fold a fitted sheet.
- C. make me give up nachos
- D. get Buffett to day trade
- E. get Corlis to curse



The month of May is home to so many of my very favorite holiday’s and observances—Cinco de Mayo! , Mother’s Day , Military Appreciation Month, Armed Forces Day, Police Week, Nurses Week...Memorial Day. May 14th is “Dance Like A Chicken” Day...let’s see those videos. Dare you!

As always, I’m honored and humbled you have given me the opportunity to serve as your financial advisor. I am lucky to be in the foxhole with the greatest clients in all the land. We hope you view us as your **friendly, knowledgeable, and reassuring source of financial guidance.**

FAITH

DISCIPLINE

PATIENCE

The opinions expressed in this report are those of the author(s) and are not necessarily those of Wells Fargo Advisors Financial Network or its affiliates. The material has been prepared or is distributed solely for information purposes and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. S&P 500 Index: The S&P 500 Index consists of 500 stocks chosen for market size, liquidity, and industry group representation. It is a market value weighted index with each stock’s weight in the Index proportionate to its market value. Past performance is no guarantee of future results. Wells Fargo Advisors Financial Network is not a legal or tax advisor. Be sure to consult your own tax advisor and investment professional before taking any action that may involve tax consequences. Index returns are not fund returns. An index is unmanaged and not available for direct investment. Past performance is no guarantee of future results.

1405 Rolkin Ct., Suite 202
Charlottesville, VA 22911
tel 434.328.8030 fax 434.234.3789
toll free 844.391.3610
www.skvgrp.net
jorgen.vik@skvgrp.net

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). SKV Group is a separate entity from WFAFN. 1020-01468



faith . discipline . patience

Asset allocation and diversification are investment methods used to help manage risk. They do not guarantee investment returns or eliminate risk of loss including in a declining market.

Michael H. Kaminski, CFP®

President

SKV Group, LLC

1405 Rolkin Court, Suite 202
Charlottesville, Va 22911

FAITH. DISCIPLINE. PATIENCE

Ph 434.328.8040

www.skvgrp.net

1405 Rolkin Ct., Suite 202
Charlottesville, VA 22911
tel 434.328.8030 fax 434.234.3789
toll free 844.391.3610
www.skvgrp.net
jorgen.vik@skvgrp.net

Investment products and services are offered through Wells Fargo Advisors Financial Network, LLC (WFAFN). SKV Group is a separate entity from WFAFN. 1020-01468