



June 2021

You notice that a competitor always opens a game with the same move. When it comes time to face each other, do you play in such a way that will give you an advantage if your opponent repeats their pattern? If so, you're metagaming – that is, considering factors external to the specific rules to guide your strategy. In investing, the metagame is less about knowing the markets than it is about knowing your capacity for risk, and putting appropriate guardrails in place to keep your financial life plan from veering off course. It's about understanding financial decisions, but also the *why* behind them, so you can enlist what motivates you most in pursuit of your best outcome. Whatever the question on your mind – from market risks to planning for the next generation – read on to help fuel the insights you bring to engaging your larger financial life.



YOU CAN'T GET OUTPERFORMANCE WITHOUT UNDERPERFORMANCE

Nobody minds market volatility when it moves in an upward direction. Big declines are another matter entirely. Go inside the stock market's scariest moments of the past 50 years, first for some perspective on just how quickly the market historically has recovered ground and next to glean some insight about what these events can teach us about our personal willingness to endure risk. [Read the full article.](#)



SAVING STRATEGIES FOR YOUR CHILD OR GRANDCHILD'S FUTURE



It's no secret that kids cost a pretty penny, and pondering the best way to prepare for future needs and expenses can result in a lot of lost sleep. Start by understanding why you want to put money aside and your intention for it. Then read on for a review of some options and accounts you can use to achieve those goals and begin saving for the next generation. [Read the full article.](#)

WHAT YOU NEED TO KNOW ABOUT PARENT PLUS LOANS

Many families will likely need to seek additional sources of funding to foot the bill for higher education, and that's where a crash course on Parent PLUS Loans can come in handy. If you have kids approaching college age, study up on the ins and outs of this loan with a primer on its fundamental features and some considerations that go into the borrowing decision. [Read the full article.](#)



DON'T LET THE PERFECT BE THE ENEMY OF THE COMFORTABLE



Patience and discipline in an investment strategy is far more important than the strategy itself, because it doesn't matter how sound the approach is if you abandon it. Learn why successful investors recognize that the best portfolio isn't the one that has the potential to make the most money, but is instead the one they feel comfortable holding through thick and thin. [Read the full article.](#)

ESTATE PLANNING BASICS: WRITING A WILL

Your will is foremost among the essential documents that make up your estate plan, and sitting down to create one can bring into the present some tough and emotional decisions about what you want for the future. Tune in to our *Ask Buckingham* video podcast series for a back-to-basics look at what a will does, why it's important, and who should have one. [Watch the video.](#)



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Buckingham Strategic Partners | 8182 Maryland Ave., Ste. 500, St. Louis, MO 63105