

# This Time Is Not Different — Stay the Course

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In times of uncertainty, it's natural to feel overwhelmed — especially when headlines are loud, markets are volatile, and the future feels foggy. But just like the sun still shines above the storm clouds, market fundamentals remain, even when emotions threaten to cloud our judgment.

Since the announcement of sweeping new tariffs on April 2nd, markets have been wrestling with what it all means. The result? Dramatic swings. Between March 31st and April 4th, the S&P 500 dropped 9.56% — only to surge 9.52% in a single day on April 9th. These sharp moves can stir anxiety, and for many investors, it's tempting to react.

But this time is not different.

Every financial crisis feels unique in the moment. The causes may vary — policy shifts, global tensions, pandemics — but the underlying pattern remains the same: fear drives emotion, emotion drives reaction, and reaction often leads to poor decisions. History teaches us that markets recover. What separates successful investors from the rest is the discipline to stay grounded when things feel uncertain.

Diversification is your strongest defense. Investors with broad exposure across regions, industries, and asset classes have seen more stability — with international stocks and bonds outperforming U.S. equities so far in 2025. While the S&P 500 and Dow have been on a rollercoaster, diversified portfolios have helped soften the ride.

You've already done the hard part: building a long-term, diversified financial plan designed to weather market volatility. That strategy hasn't changed, and neither should your confidence in it.

The storm will pass. It always does. And when it does, those who stayed the course will be best positioned to benefit from the recovery.

As always, the Verus Team is here to guide you through it all — with perspective, strategy, and steady hands.

# Diversification is Working

