



Since 2009, the U.S. has been experiencing a household wealth boom due to soaring stock, housing, and bond prices. Unfortunately, this wealth boom is driven by cheap credit and asset bubbles just like the late-1990s and mid-2000s wealth booms before it (*both of which ended in a crash*). Jesse Colombo (the creator of this presentation) and Clarity Financial have been very wary of following the overcrowded *“buy and hold”* strategy when the stock market and household wealth is so inflated (*because reversion to the mean is inevitable*), which is why we have always employed a very disciplined strategy which follows the trend of the market while it is rising, but protects capital from eventual and inevitable downturns. After having successfully navigated out of the markets in 2008 and identifying the *“buying”* opportunity in 2009, we continue to understand the importance of proper asset allocation, sector rotation, value and momentum based investing, and a strong, rule based, *“buy/sell”* investment discipline. **We at Clarity Financial LLC, a registered investment advisory firm, specialize in preserving and growing investor wealth in times like these. If you are concerned about your financial future, [click here](#) to ask me a question and find out more.**