**Subject:** Reflecting on Our Journey: Midyear Check-In Invitation

Dear [Client’s Name],

Money matters are not just about spreadsheets, investments, and market trends (although I do take those very seriously); they are about you and the goals, dreams, and aspirations that fuel your financial decisions. That’s why I wanted to emphasize the importance of behavioral finance – the understanding that our behaviors, emotions, and biases have a profound impact on our financial well-being.

We all experience the occasional wave of excitement, fear, or uncertainty when it comes to money. It’s only natural. As your financial advisor, my goal has always been to guide you through these emotional ebbs and flows and help you make sound decisions based on your unique circumstances. Today, I wanted to remind you of some best practices rooted in behavioral finance that can help us stay the course.

1. Stay Focused on the Long Term: Remember that your financial plan was crafted with your long-term objectives in mind. In times of market turbulence or unexpected events, it’s crucial to keep a steady hand and resist the temptation to make hasty decisions.
2. Embrace Diversification: Spreading your investments across asset classes can help manage risk and smooth out market fluctuations. Diversification is like having a safety net that cushions your portfolio against unforeseen events.
3. Control Your Emotions: Emotions can cloud our judgment, especially during periods of market volatility. By recognizing and acknowledging your emotional responses, you can make more rational decisions aligned with your goals.

In light of this year’s halfway mark, I would like to extend an invitation for a midyear check-in. This meeting will provide us with an opportunity to review your progress, revisit your goals, and address any questions or concerns you may have. Whether it’s a phone call, video chat, or an in-person meeting, please let me know your preferred mode of communication, and we’ll arrange a time that suits you best.

Remember, I am here to provide guidance, support, and expertise as we navigate the intricate landscape of your financial future. Your success is my top priority, and I am committed to ensuring that you are empowered to make informed decisions.

Please feel free to reach out to me at [contact information] or simply reply to this email. I look forward to reconnecting with you soon.

Happy Summer!

[You Name]

[Contact Information]

P.S. [This is a great place to add a personal touch and possibly call out a recent pain point your client may be experiencing]:

Any big vacations coming up? I’d love to hear about it and share some traveling budget tips I’ve learned through the years! Here is a picture of my family last summer in [destination].