Dear Editors,

Thank you for taking the time to review this article. This article targets financial advisors. The narrative details how an advisor might dissuade a client from pursuing an overly risky investment allocation. In particular, it shows how the advisor can present the analysis in terms of a client’s own goals.

To maintain the integrity, consistency, and accuracy of this piece, I ask that it is not modified without my consent. If you believe anything could be improved or that it would benefit from being published under a different category, please let me know.

Best,

Bill