It's been a tough several months for investment returns. Since June of last year, the S&P 500 index is down 12.24%, and bonds, as measured by the iShares Core U.S. Aggregate Bond ETF (AGG), are down .44%.

Investors are concerned about rising interest rates slowing the economy. They're worried about whether the plunge in oil prices will ultimately lead to bankruptcies in the industry, and hurt banks that have made loans to endangered companies. And they fear that the slowdown in China's economic growth will continue to hurt commodity producers.

In short, we are in the midst of a difficult and uncertain market. Right now, it's tough to find winners either in stocks or bonds. But as grim as things are in this moment, making investment decisions based on the situation right now would likely be a major mistake.

The economy and the markets rise and fall in regular cycles. In fact, there is a 10% market correction every year on average. It's just how markets work, and it's why any investor should be prepared to keep their money invested for several years if they hope to make gains in stocks and bonds.

As a financial advisor, I'm reminding clients to look not just at the past year of market performance, but at the past five years. Over that time period, a balanced portfolio of 60% stocks and 40% bonds returned 5.21%. That is more than twice the current yield of 10-year U.S. Treasury bonds, which is considered the risk-free rate of return.

Clearly, it was wiser over the past five years to accept risk in the stock and bond markets—in spite of the correction and a weak 2015—than to play it safe. It's hard to imagine most people achieving their financial goals with investment earnings that are only around the rate of inflation.

The fact is that many investors are playing it safe, even at the risk of putting their financial goals further out of reach. They are forgetting that there is no meaningful return without risk.

That is exactly why investors should work with a qualified advisor: Advisors make their clients look realistically at the long term, both in terms of market performance and their own objectives.

It's important to understand, though, that a financial advisor's guidance is only useful if you are honest and open about your financial situation, your goals and your tolerance for risk.

For example, if you're planning to buy a home in a few months, a good advisor will tell you to keep your money in safe, liquid investments. But if you don't reveal up front that you're planning to buy that home, he might recommend investments that are more volatile in the short term. And when the time comes to buy the home, you may have less money than you need.

As long as an investor communicates clearly and opening with their advisor, chances are that he or she will receive the guidance that they need to reach their goals. And that's true no matter what the markets are doing in the short term. Don't hesitate to contact me if you'd like to discuss the best way to invest in order to achieve your objectives.