

Autumn's in the air

We can definitely feel it this week, Fall is here and the weather is starting to turn. In the final few months of 2017, it's a great time to reflect on your victories this past year, and to make a push to accomplish things yet undone. This month we're talking to you about taking advantage of your benefits at work, what's been going on with stocks around the world, and reminding you that things might actually be better than you think.

Featured Article: Open Enrollment

Open enrollment is your opportunity to adjust your benefits at work, and pick the benefits that work best for you. Often times we choose our benefits on a whim or at the last second as the window closes. But your work benefits can help you accomplish many of your financial goals or help protect you against disaster. Integrating them into the rest of your plans is an important and often overlooked step.

Market Insights

If you're invested in a broadly diversified portfolio, you've probably noticed that this year your international stocks are among your better performers. If you're wondering why, here are two charts from our friends at JP Morgan that can help explain what's going on. (click to enlarge)

In this issue...



FEATURED ARTICLE

By Evan Kvittem, CRPC®
To most the month of October means Halloween, fall or football. It also means that open enrollment is right around the corner. To make sure that you're taking advantage of your work benefits it's important to understand all of the options available to you.

(Read More...)

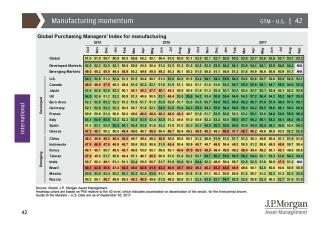
Other Featured Links

JP Morgan Guide to the Markets

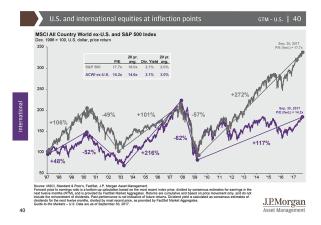
Nuveen - Global equities still offer upside

Blackrock - 3 investing themes for Q4

Why the world is (still) better



1) Manufacturing momentum - what you're looking at is a chart that summarizes growth or decline in manufacturing around the globe. In a nutshell, Green is good and Red is bad. The most recent numbers are on the right side. AS you can see, the chart is getting more and more green the further to the right you go. A number below 50 would indicate a decline and there are no regions on the chart showing a decline in September. The takeaway here is that for the first time in a long time, the world is growing. This is positive for economies and for stocks, especially abroad which has had a tougher time coming out of the latest recession than the U.S. has.



2) Inflection points - What you see here is the relative performance of S&P 500 index in gray (representing US stocks) vs the MSCI All Country World ex-US (representing international stocks) over the past twenty years. What you can see is pretty similar performance up until the 2008-2009 crash. After that point, US stocks have grown dramatically while international stock rebounded but then tracked sideways for a number of years. They won't necessarily catch up to the US performance-wise, but there could be room for them to run.

Every quarter, JP Morgan puts out the Guide to the Markets, which includes these and many more charts that can help you make sense of what's going on the in the world. You can find the guide here.

(Please note: this is provided for information purposes and should not be considered a recommendation. Investing involves risks that should be considered. If you would like to better understand how you are invested, or how you should be invested, please reach out to us directly.)

On Another Note

It is very easy these days to get caught up in all the negative news around the world. For the first time, many adults are concerned that their children will have a worse life than the parent had. Part of the problem is that we have more and more access to things like social media and 24 hour news cycles which keep negative headlines in front of us all day long. These play on our human nature to focus on bad things or be drawn to negative stories.

So why should you be more optomistic? Check out <u>Peter Diamandis'</u> <u>blog post on why the world is better than you think</u> for evidence why our world is still getting better, not worse.

Don't forget to start planning a Halloween costume!

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