



## Autumn's in the air

In this issue...

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)



### **FEATURED ARTICLE**

By [Evan Kvitem, 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.

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[JP Morgan Guide to the Markets](#)

[Nuveen - Global equities still offer upside](#)

[Blackrock - 3 investing themes for Q4](#)

[Why the world is \(still\) better](#)

**Manufacturing momentum** GTM - U.S. | 42

**Global Purchasing Managers' Index for manufacturing**

	2015												2016												2017																																															
	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep																																				
Global	51.0	51.0	50.7	50.9	50.6	50.6	50.2	50.1	50.4	51.0	50.8	51.1	52.0	52.1	52.7	52.8	53.0	53.0	52.7	52.6	52.7	53.2	53.2	52.5	52.3	52.0	52.1	50.8	50.8	50.5	50.4	51.2	51.5	51.2	51.6	52.6	53.0	53.8	54.2	54.1	53.9	54.1	54.1	53.9	54.0	54.2	NA	49.0	49.2	49.0	48.4	48.8	49.2	49.6	49.5	49.3	50.3	50.1	50.3	51.0	50.8	51.1	50.8	51.3	51.6	50.8	50.8	50.6	50.8	50.9	51.7	NA
Developed Markets	52.5	52.3	52.0	52.1	50.8	50.8	50.5	50.4	51.2	51.5	51.2	51.6	52.6	53.0	53.8	54.2	54.1	53.9	54.1	54.1	53.9	54.0	54.2	NA	49.0	49.2	49.0	48.4	48.8	49.2	49.6	49.5	49.3	50.3	50.1	50.3	51.0	50.8	51.1	50.8	51.3	51.6	50.8	50.8	50.6	50.8	50.9	51.7	NA																							
Emerging Markets	49.0	49.2	49.0	48.4	48.8	49.2	49.6	49.5	49.3	50.3	50.1	50.3	51.0	50.8	51.1	50.8	51.3	51.6	50.8	50.8	50.6	50.8	50.9	51.7	NA	49.0	49.2	49.0	48.4	48.8	49.2	49.6	49.5	49.3	50.3	50.1	50.3	51.0	50.8	51.1	50.8	51.3	51.6	50.8	50.8	50.6	50.8	50.9	51.7	NA																						
U.S.	54.1	52.8	51.2	52.4	51.3	51.5	50.8	50.7	51.3	52.9	52.0	51.5	53.4	54.1	54.3	55.0	54.2	53.3	52.8	52.7	52.0	53.3	52.8	53.1	54.1	54.8	55.6	56.1	55.4	53.5	51.9	52.2	52.1	51.8	51.1	51.9	51.3	52.5	54.7	55.2	55.9	56.1	56.7	56.5	56.8	56.6	54.1	54.8	55.6	56.1	55.4	53.5	51.9	52.2	52.1	51.8	51.1	51.9	51.3	52.5	54.7	55.2	55.9	56.1	56.7	56.5	56.8	56.6				
Canada	49.0	48.6	47.8	48.3	48.4	51.2	52.2	52.1	51.8	51.9	51.1	50.2	51.1	51.9	51.3	52.5	54.7	55.2	55.9	56.1	56.7	56.5	56.8	56.6	49.0	49.2	49.0	48.4	48.8	49.2	49.6	49.5	49.3	50.3	50.1	50.3	51.0	50.8	51.1	50.8	51.3	51.6	50.8	50.8	50.6	50.8	50.9	51.7	NA																							
Japan	52.4	52.6	52.6	52.3	50.1	48.1	48.2	47.7	48.1	49.3	49.5	50.4	51.4	51.3	52.4	52.7	53.3	52.4	52.7	53.1	52.4	52.1	52.2	52.6	54.5	52.4	51.2	52.2	50.9	51.3	49.6	50.5	53.1	48.4	53.0	55.6	54.2	53.4	53.8	55.4	54.6	54.3	57.2	56.4	54.2	56.2	56.7	56.9	54.5	52.4	51.2	52.2	50.9	51.3	49.6	50.5	53.1	48.4	53.0	55.6	54.2	53.4	53.8	55.4	54.6	54.3	57.2	56.4	54.2	56.2	56.7	56.9
UK	54.5	52.4	51.2	52.2	50.9	51.3	49.6	50.5	53.1	48.4	53.0	55.6	54.2	53.4	53.8	55.4	54.6	54.3	57.2	56.4	54.2	56.2	56.7	56.9	54.5	52.4	51.2	52.2	50.9	51.3	49.6	50.5	53.1	48.4	53.0	55.6	54.2	53.4	53.8	55.4	54.6	54.3	57.2	56.4	54.2	56.2	56.7	56.9																								
Euro Area	52.3	52.8	53.2	53.3	51.2	51.4	51.7	51.5	52.9	52.0	51.7	52.6	53.0	53.7	54.9	55.2	55.6	56.2	56.7	57.0	57.4	56.6	57.4	58.1	52.3	52.8	53.2	53.3	51.2	51.4	51.7	51.5	52.9	52.0	51.7	52.6	53.0	53.7	54.9	55.2	55.6	56.2	56.7	57.0	57.4	56.6	57.4	58.1	52.3	52.8	53.2	53.3	51.2	51.4	51.7	51.5	52.9	52.0	51.7	52.6	53.0	53.7	54.9	55.2	55.6	56.2	56.7	57.0	57.4	56.6	57.4	58.1
Germany	52.1	52.9	53.2	53.3	50.5	50.7	51.8	52.1	54.5	53.8	53.8	54.3	55.0	54.3	56.4	56.4	56.8	58.2	58.2	58.4	58.4	58.1	58.3	58.9	52.1	52.9	53.2	53.3	50.5	50.7	51.8	52.1	54.5	53.8	53.8	54.3	55.0	54.3	56.4	56.4	56.8	58.2	58.2	58.4	58.4	58.1	58.3	58.9	52.1	52.9	53.2	53.3	50.5	50.7	51.8	52.1	54.5	53.8	53.8	54.3	55.0	54.3	56.4	56.4	56.8	58.2	58.2	58.4	58.4	58.1	58.3	58.9
France	50.6	50.6	51.4	50.0	50.2	49.8	48.0	48.4	48.3	48.6	48.3	49.7	51.8	51.7	53.5	53.6	52.2	53.3	55.1	53.8	54.8	54.9	55.8	56.0	50.6	50.6	51.4	50.0	50.2	49.8	48.0	48.4	48.3	48.6	48.3	49.7	51.8	51.7	53.5	53.6	52.2	53.3	55.1	53.8	54.8	54.9	55.8	56.0	50.6	50.6	51.4	50.0	50.2	49.8	48.0	48.4	48.3	48.6	48.3	49.7	51.8	51.7	53.5	53.6	52.2	53.3	55.1	53.8	54.8	54.9	55.8	56.0
Italy	54.1	54.9	55.6	53.2	53.2	53.5	53.8	52.4	53.5	51.2	49.8	51.0	50.9	52.2	53.2	53.0	55.0	55.7	56.2	56.1	55.2	55.1	56.3	56.3	54.1	54.9	55.6	53.2	53.2	53.5	53.8	52.4	53.5	51.2	49.8	51.0	50.9	52.2	53.2	53.0	55.0	55.7	56.2	56.1	55.2	55.1	56.3	56.3	54.1	54.9	55.6	53.2	53.2	53.5	53.8	52.4	53.5	51.2	49.8	51.0	50.9	52.2	53.2	53.0	55.0	55.7	56.2	56.1	55.2	55.1	56.3	56.3
Spain	51.3	51.1	50.9	50.6	54.1	53.3	53.5	51.9	52.2	51.0	51.0	52.3	53.3	54.5	55.3	56.8	54.8	53.8	54.5	55.4	56.7	56.0	57.4	54.3	51.3	51.1	50.9	50.6	54.1	53.3	53.5	51.9	52.2	51.0	51.0	52.3	53.3	54.5	55.3	56.8	54.8	53.8	54.5	55.4	56.7	56.0	57.4	54.3	51.3	51.1	50.9	50.6	54.1	53.3	53.5	51.9	52.2	51.0	51.0	52.3	53.3	54.5	55.3	56.8	54.8	53.8	54.5	55.4	56.7	56.0	57.4	54.3
Greece	47.3	48.1	50.2	50.0	48.4	49.0	49.7	48.4	50.4	48.7	50.4	49.2	48.6	48.3	49.3	46.6	47.7	46.7	48.2	49.6	50.5	50.5	52.2	52.8	47.3	48.1	50.2	50.0	48.4	49.0	49.7	48.4	50.4	48.7	50.4	49.2	48.6	48.3	49.3	46.6	47.7	46.7	48.2	49.6	50.5	50.5	52.2	52.8	47.3	48.1	50.2	50.0	48.4	49.0	49.7	48.4	50.4	48.7	50.4	49.2	48.6	48.3	49.3	46.6	47.7	46.7	48.2	49.6	50.5	50.5	52.2	52.8
China	48.3	48.6	48.2	48.4	48.0	48.0	49.7	49.4	48.2	48.6	50.6	50.0	50.1	51.2	50.9	51.9	51.0	51.7	51.2	50.3	49.6	50.4	51.1	51.6	48.3	48.6	48.2	48.4	48.0	48.0	49.7	49.4	48.2	48.6	50.6	50.0	50.1	51.2	50.9	51.9	51.0	51.7	51.2	50.3	49.6	50.4	51.1	51.6	48.3	48.6	48.2	48.4	48.0	48.0	49.7	49.4	48.2	48.6	50.6	50.0	50.1	51.2	50.9	51.9	51.0	51.7	51.2	50.3	49.6	50.4	51.1	51.6
Indonesia	47.8	46.9	47.8	48.9	48.7	50.6	50.9	51.9	48.4	50.4	50.9	48.7	49.7	49.0	50.4	48.3	50.5	51.2	50.6	49.5	48.6	50.7	50.4	47.8	46.9	47.8	48.9	48.7	50.6	50.9	51.9	48.4	50.4	50.9	48.7	49.7	49.0	50.4	48.3	50.5	51.2	50.6	49.5	48.6	50.7	50.4	47.8	46.9	47.8	48.9	48.7	50.6	50.9	51.9	48.4	50.4	50.9	48.7	49.7	49.0	50.4	48.3	50.5	51.2	50.6	49.5	48.6	50.7	50.4			
Russia	48.1	48.1	50.7	49.5	48.7	49.5	50.2	50.1	50.5	50.1	48.6	47.6	48.0	48.0	48.4	49.4	49.2	48.4	48.4	49.2	50.1	48.1	48.9	50.6	48.1	48.1	50.7	49.5	48.7	49.5	50.2	50.1	50.5	50.1	48.6	47.6	48.0	48.0	48.4	49.4	49.2	48.4	48.4	49.2	50.1	48.1	48.9	50.6	48.1	48.1	50.7	49.5	48.7	49.5	50.2	50.1	50.5	50.1	48.6	47.6	48.0	48.0	48.4	49.4	49.2	48.4	48.4	49.2	50.1	48.1	48.9	50.6
Taiwan	45.8	46.5	51.7	50.6	49.4	51.1	49.7	48.5	50.5	51.0	51.8	52.2	52.7	54.7	56.7	55.6	54.8	56.2	54.4	53.1	52.3	50.8	50.3	50.5	45.8	46.5	51.7	50.6	49.4	51.1	49.7	48.5	50.5	51.0	51.8	52.2	52.7	54.7	56.7	55.6	54.8	56.2	54.4	53.1	52.3	50.8	50.3	50.5	45.8	46.5	51.7	50.6	49.4	51.1	49.7	48.5	50.5	51.0	51.8	52.2	52.7	54.7	56.7	55.6	54.8	56.2	54.4	53.1	52.3	50.8	50.3	50.5
India	50.7	50.3	49.1	51.1	51.1	52.4	50.5	50.7	51.7	51.8	52.6	52.1	54.4	52.3	49.6	50.4	50.7	52.5	52.5	51.8	50.9	47.9	51.2	NA	50.7	50.3	49.1	51.1	51.1	52.4	50.5	50.7	51.7	51.8	52.6	52.1	54.4	52.3	49.6	50.4	50.7	52.5	52.5	51.8	50.9	47.9	51.2	NA	50.7	50.3	49.1	51.1	51.1	52.4	50.5	50.7	51.7	51.8	52.6	52.1	54.4	52.3	49.6	50.4	50.7	52.5	52.5	51.8	50.9	47.9	51.2	NA
Brazil	44.1	43.3	45.6	47.4	44.3	48.0	42.6	41.6	43.2	46.0	45.7	46.0	49.3	46.2	48.0	44.0	48.9	48.8	50.1	52.0	50.5	50.0	50.9	44.1	43.3	45.6	47.4	44.3	48.0	42.6	41.6	43.2	46.0	45.7	46.0	49.3	46.2	48.0	44.0	48.9	48.8	50.1	52.0	50.5	50.0	50.9	44.1	43.3	45.6	47.4	44.3	48.0	42.6	41.6	43.2	46.0	45.7	46.0	49.3	46.2	48.0	44.0	48.9	48.8	50.1	52.0	50.5	50.0	50.9			
Mexico	50.0	50.0	50.0	52.2	52.1	52.2	52.4	52.6	51.1	50.8	50.8	51.8	51.8	51.1	50.2	50.8	50.8	51.5	50.7	51.2	52.5	51.2	52.2	52.8	50.0	50.0	50.0	52.2																																												

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 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 optimistic? Check out [Peter Diamandis' blog post on why the world is better than you think](#) for evidence why our world is still getting better, not worse.

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Don't forget to start planning a Halloween costume!

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