



Happy New Year!

“I don't count my sit-ups; I only start counting when it starts hurting because they're the only ones that count.”

— Muhammad Ali

Exercise is a recurring theme this time of year, as we set our resolutions for 2019. And if we're realistic, we understand that if we start exercising today we won't see and feel the benefits for a little while. In fact, like the quote above reminds us, it's the work we put in when it's hardest that counts the most. It's the discipline during those times that pays off down the road.

Disciplined investing works the same way, and during the past couple of months its safe to say we've been counting those sit-ups. Disciplines like being balanced, staying balanced, re-balancing, and not panicking may not take away the pain today but they help make you a healthy investor and can reward you in the long run.

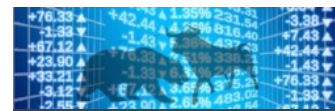
Time will tell whether the current volatility will subside or pick back up, but we're confident that those who stay disciplined will make it through.

Many people are wondering where we go from here. We've compiled below a number of 2019 Outlooks from around the industry for you. Having gone through these and many others, there are a

In this issue...



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The outlook for 2019
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few recurring themes that you will find.

1) The broad consensus seems to fall on being Cautiously Optimistic. This theme is repeated in one way or another in almost all of the articles. There are plenty of risks and challenges, but the overall fundamentals of this economy are still pretty good.

2) Expect volatility to continue. Hopefully it will slow down a bit, but don't expect to go back to a docile market like we saw in 2017.

3) Stay disciplined and don't panic. Work with your advisor to find a balance that is right for you.

February 7th - Virtual Reality at Rem5

Virtual Reality is becoming more mainstream, yet many people don't have the equipment or space to fully experience all it has to offer.

If you would like to try VR come [join us on Thursday, February 7th from 6:00 to 9:00 P.M. at Rem5](#) for food, drink and the best virtual reality experience around.

2019 Economic and Market Outlooks

Check out some of the articles below for more detail on what's going on today in the markets:

- [American Funds](#)
- [Eaton Vance](#)
- [Goldman Sachs](#)
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- [JP Morgan](#)
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2019 IRA and 401k limits are going up

The annual contribution limits have gone up in

2019 for both IRA's (up to \$6,000 from \$5,500) and for 401k's (up to \$19,000 from \$18,500). If you have been maxing out your contributions you may need to adjust them to keep up with the new limits. [See the full details from the IRS here.](#)



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St. Louis Park office: 5775 Wayzata Blvd, Suite 360, St. Louis Park, MN 55416 | Phone: 952.388.6390

Duluth Office: 4815 West Arrowhead Rd, Suite 230, Duluth, MN 55811 | Phone: 218.525.9001

Elk River Office: 221 Main Street, Suite A, Elk River, MN 55330 | Phone: 763.633.1300

www.signaturewealthmn.com

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