

YOU HAVE QUESTIONS, WE HAVE ANSWERS.

“How could the election results affect the market?”

The market has been relatively stable—even through the tumultuous campaign season. However, the election has the potential to bring uncertainty to financial markets, and uncertainty breeds volatility. To the extent actual results differ from current expectations, markets could react negatively or positively. This is why, rather than try to predict what the market will or will not do, we focus our efforts on managing long term asset allocation.

“Is there anything else on the horizon that could impact the market?”

The Federal Reserve is expected to raise interest rates coming out of its December 13-14 meeting. While nothing is certain, current economic conditions would suggest they will take action. Of course, other factors, including new economic data or a change in global financial conditions, could impact this decision. In a twist of logic, good economic news domestically could lead to stock market declines as investors come to grips with the reality of increased interest rates.

“How are investors reacting?”

Investors are sitting on a lot of cash, \$70 trillion by one estimate, as they wait for election results and the Fed. Decisions should be easier to make once these uncertainties clear.

“Common sense cyber security?”

Email hacking is a fact of modern life and in the news nearly every day. Schwab is on top of this developing issue and secures your information through high levels of procedural and technological safeguards. But you have to be vigilant, too.

Certain steps in staying safe are simple. Remember:

Never email any non-public, personally identifiable information. This includes social security numbers, account numbers, driver's license numbers, and images of birth certificates and passports to name a few. For more information about cyber security, please revisit our newsletter from Fall of 2015 which can be found at:

www.fierston.com/files/fall-2015.pdf



Call Seth or Brian anytime if you would like to know more about these or other questions you have.



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WHAT'S NEW AT FFG? →

WHAT'S NEW AT FIERSTON FINANCIAL GROUP?

Stay Tuned...

As part of our strategic planning we have refined how we are talking about the firm. Next month we will launch our new identity and website. We look forward to sharing it with you.

To learn more about Fierston Financial, visit us at www.fierston.com

Important Disclosure Information

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