



Q4 Client Strategy Update

by Randy Warren



Randy Warren
Chief Investment Officer
Member Investment Committee



Troy Logan
Managing Dir, Member
Investment Committee



Scott Shellhamer
Managing Dir, Member
Investment Committee



Donald Trump
Not a Member of the
Warren Investment
Committee



Hillary Clinton
Also Not a Member of the
Warren Investment
Committee

The US election caused our MVI (Macro VIX Indicator) to jump up to 35

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TD is our New Custodian!

After a careful review of the custodial landscape, Warren Financial decided it would be best to switch our relationship from Fidelity to TD Ameritrade. We are excited about all the great features available to our clients on the TD platform.

The transition is almost complete. Thank you for your help.

The transition and all the paperwork has been exhausting, but the process has gone smoothly, primarily due to you, our clients, and your willingness to promptly sign and return the docs.

Greater Purpose Contest Winner!

Robert Busby won our greater purpose contest. Please go to our website and read his Greater Purpose story as well as the stories of many other clients. But be forewarned, *you will feel inspired!*

It's time to "like" stocks

Let's be honest, as investors, we hate losses. 2008 brought massive stock market losses and the revulsion from investors has lingered for the past decade. So, we experienced the painful side of stock. But what do we know about US stocks?

- 1) There has NEVER been a time when stocks did not recover from their losses. Stated another way, losses have ALWAYS been temporary.
- 2) The US stock market is the #1 greatest wealth creation investment opportunity available. The statistics are better than bonds, gold, oil, annuities, or any other product.
- 3) We have met many people who have become millionaires by investing over decades in the stock market. We still have not met a single person who has become a millionaire via

Greater Purpose Contest Winner!

And the winner is....

Robert Busby! His Greater Purpose story can be read on our website. Please take a moment and check it out.

We received many Greater Purpose stories from which to choose.

What's a Greater Purpose story?

Warren Financial considers your Greater Purpose story to be your passion. Something that you care deeply about.

Warren Financial takes care of your investments so that you can focus your energies on your "Greater Purpose"!

All the Greater Purpose stories submitted were inspirational and made it impossible for us to choose just one. So, we put them all in a hat and Justin pulled out the winner.

"Investing for a Greater Purpose" is a Registered Trademark of Warren Financial.



As long as oil remains between \$40-\$60/bbl the stock market will enjoy no ill effects.



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any other investment type (not bonds, not gold, not annuities, not oil, nor any other type of product or opportunity).

- 4) Stocks can be volatile at times, which produces a great deal of emotion in many investors. The facts show that people who do-it-yourself get caught up in the emotion and tend to make bad decisions. They buy when all is well, and they feel comfortable, but they sell when all is scary and bad. This only produces losses. Instead of following the well known advice to buy low and sell high; they are repetitively buying high (comfortable) and selling low (scary). The average annual return for do-it-yourselfers is about 2% vs the stock market average of 10%.
- 5) There is no such thing as getting rich quick. Investing in stocks requires a great deal of time. Stocks plus time equals the creation of wealth.
- 6) We have quite a few of our older clients (85 to 95+) that have been with us for 20+ or even 30+ years. Many of them still invest in US stocks. "Conventional" wisdom would suggest they be more conservative. However, by rejecting conventional wisdom and putting their faith in the USA and Warren Financial, they have been able to maintain their lifestyle in retirement for decades! Some have watched various equity picks like Under Armour or Intuitive Surgical grow over 1000%. These winners overcome the effects of a few not-so-hot stock picks. A few top picks help to keep a portfolio healthy, even when taking monthly distributions for living expenses.

On Facebook, we're all used to "liking" things. We all need to get used to "liking" stocks again. We need to start and never stop. Despite any volatility we might experience in the future.

Recent articles we have sent via Social Media

- Surprise! You can Retire As A Millionaire
- 3 Considerations For An Irrevocable Life Insurance Trust
- Millennial Cosmetics IPO Offers Potentially Beautiful Returns
- How to Invest an Inheritance for a Comfortable Retirement
- Preparing Your Business For FLSA Overtime Rule Changes
- This Week's Top Growth & Income Stocks
- How to Save For Retirement While Paying for a Child's College
- You Need a Retirement Makeover. Start With These Six Steps.

Did you miss these social media articles? Use Facebook to "Like" Warren Financial so you don't miss anymore.

Go on Facebook and Search for "Warren Financial" and you can read all the posts that we have made recently. There are a lot of really great helpful articles that we have been posting for the past six months. You can also search and find them on Twitter and LinkedIn.

We try to send out the three BEST articles every day!

Warren Dividend Hedge Strategy



The goal of the Warren Dividend Hedge Strategy is to provide "safer-equity" by utilizing options on Vix futures to reduce the downside risk of holding stocks. The goal of the fund is not to outperform the SP500 every year, but rather to "keep up" in good years and outperform (by losing less) in bad years when the market drops - 10% or more. The bigger the drop the better the outperformance. This is what we call, "safer-equity".

Weekly Worries !

Get communication from Warren Financial weekly. Our new website contains our weekly issue called, Weekly Worries and Opportunities Report.



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