The Client Connection

News and Updates from The Gensler Group — **January 26, 2016**

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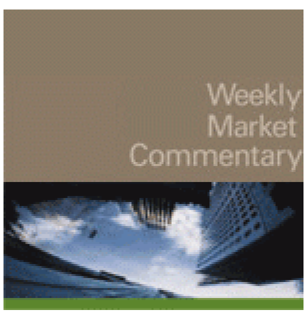
Updated Reviews



Click on image above to read Weekly Market Commentary

The Markets

Investors breathed a sigh of relief last week when U.S. stock

markets recovered from a tumble toward bear market territory with the grace of a Cirque du Soleil performer. Many stock markets around the world finished the week with gains, although national indices in Europe and the United States fared better, generally, than those in Asia.

Bloomberg Business reported global stocks experienced their biggest gains in more than three years, while safe haven markets, including Treasuries, retreated*. Stocks moved higher on speculation the European Central Bank (ECB) will expand stimulus measures, the U.S. Federal Reserve may revise its rate hike intentions, and Japan and Asia also may take steps to support their markets. According to the Financial Times:

Click here to read the entire article.

The Hidden Risk of Claiming Social Security Lump-Sum Benefits

Click here to read the Quarterly Market Review.

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Receiving a retroactive benefits payment carries a cost.

As the horde of baby boomers reach retirement, more and more are eligible to claim a lump-sum benefit payment from Social Security. The rules are tricky, however. And I'm hearing sad tales from readers who claimed this payment inadvertently, which will end up reducing their lifetime benefits.

I'll explain how to avoid this mistake, but first you may be wondering how lump-sum claiming works. You can claim a retroactive benefits payment if you file for retirement benefits after you reach full retirement age (FRA), which is 66 today and will eventually rise to 67. So if you file between age 66½ and 70, you can get up to six months of payments in a lump sum.

Click here to read the entire article.

Save the Date!

Annual Wealth Management Symposium

Please bring a friend and plan to join us for our annual Wealth Management Symposium.

Redefining Investment Advice
Weston J. Wellington, Vice President
Dimensional Fund Advisors

Thursday, March 3, 2016
10:00 a.m. - 12:30 p.m.
Winn Room, Coronado Library
(A light lunch will be served.)

- Why should you expect your eight year old granddaughter to pick stocks as well as a top Wall Street Analyst?
- Why is it likely that above-average companies will exhibit below-average investment returns?

- To an overwhelming degree, a handful of simple factors explain why one diversified portfolio behaves differently from another. What are they?
- Why did a psychology professor who never took a finance course receive the Nobel Prize in Economics?

Weston J. Wellington will explain why these puzzles are no mystery- and why investors owe it to themselves to understand the simple but powerful forces shaping the behavior of capital markets all over the world. Weston is one of the most engaging and enlightening speakers on financial markets and has spoken to audiences throughout the United States, Canada, Europe and New Zealand. He is an accomplished writer with a regular column, Down to the Wire. It is from this pulpit that he launches his debunking of erroneous media predictions about various markets. This media watchdog role gives Weston another forum to emphasize the importance of "discipline and diversification".

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