

The Client Connection

News and Updates from The Gensler Group

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Q4
Quarterly Market Review
Fourth Quarter 2015

The Markets

Are markets suffering from excessive worry?

Last week, markets headed south because investors were concerned about the possibility of negative interest rates in the United States - even though the U.S. Federal Reserve has been tightening monetary policy (i.e., they've been raising interest rates).



The worries appear to have taken root after the House Financial Services Committee asked Fed Chair Janet Yellen whether the Federal Reserve was opposed to reducing its target rate below zero should economic conditions warrant it (e.g., if the U.S. economy deteriorated in a significant way). Barron's reported on the confab between the House and the Fed:

"Another, equally remote scenario also gave markets the willies last week: that the Federal Reserve could potentially push its key interest-rate targets below zero, as its central-bank counterparts in Europe and Japan already have. Not that anybody imagined it was on the agenda of the U.S. central bank, which, after all, had just embarked on raising short-term interest rates in December and marching to a different drummer than virtually all other central banks which

[Click here to read the Quarterly Market Review.](#)

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are in rate-cutting mode."

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Health Savings Accounts Can Keep Retirement Plans in Shape



For healthier retirement savings, it can pay to stash cash in a health savings account.

HSAs have been gaining in popularity in recent years. At the end of 2014, consumers kept \$24.2 billion across 13.4 million HSAs, according to a 2015 report from Employee Benefits Research Institute (EBRI). Nearly 4 in 5 of those accounts were opened after 2010.

Originally meant to help workers cover medical expenses in high-deductible health plans, HSAs have become a smart consideration for retirement savings, too, said Pam O'Rourke, senior vice president and senior counsel at Integrated Retirement Initiatives, speaking to financial advisors Friday at the TD Ameritrade National LINC conference in Orlando.

[Click here to read the entire article.](#)

15 Tips and Tricks to Retire Early

Numerous people have retired in their 30s, 40s and 50s, taking time to relax, travel or pursue their dreams. If you envy them, you don't have to. With proper planning, a little discipline and a few smart moves, you, too, can retire early. Here are 15 tips that, if you put them into action now, can help get you on track to living life outside of the work environment at an earlier age.



1. Save Like Crazy

Rather than frittering away money on unnecessary things - like specialty coffees or a thirtieth pair of shoes - put that money in the bank. Living sensibly now can help you form better spending habits and save more money. This, in turn, can help you prepare to retire earlier so you can enjoy life to the fullest.

[Click here to read the entire article.](#)

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