

The Client Connection

News and Updates from The Gensler Group

March 22, 2016

In this Issue

The Markets

When Does it Make Sense to Bundle Insurance?

Best Spring Vacations

Updated Reviews



[Click on image above to read Weekly Market Commentary](#)



Q4

Quarterly Market Review
Fourth Quarter 2015



[Click here to read the](#)

The Markets

There is ongoing debate about whether markets behave in rational ways.



The efficient market hypothesis suggests it's impossible to outperform the stock market because current share prices reflect all relevant information. In other words, stocks should always trade at fair value and it should be impossible to invest in a stock that is overpriced or underpriced.

The Economist reported there are two issues efficient market theorists have trouble explaining. The first is market bubbles, "where entire markets get out of whack with traditional valuation measures and then collapse." The other is pricing anomalies. For instance, value stocks are inexpensive relative to their asset values and tend to outperform over the long term. In a perfect market, pricing anomalies shouldn't occur.

During the past few weeks, U.S. stock markets have recovered from losses suffered earlier in the year and moved into positive territory for 2016. The shift into positive territory has some suggesting markets may not be correctly priced, but there is disagreement about whether it currently is overvalued or undervalued.

Quarterly Market
Review.

Visit us Online



Like us on Facebook 

View our profile on LinkedIn 

**Referring family
and friends is the
best compliment
you can pay us.**

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

When Does it Make Sense to Bundle Insurance?



The short answer to that question: Almost always. Most insurance providers offer more than one type of insurance. Many of them offer home, auto, boat and many other types, including life insurance. Substantial discounts - and some other

benefits - await policyholders who buy more than one type of coverage from these providers.

What kind of discounts are we talking about? The amount varies widely by provider and by the types of coverage you bundle, but you can often get a discount of up to 20% for combining home and auto coverage.

Don't own a home? You also can get a price break for buying renters and car insurance from the same provider, though it's usually smaller than the home/auto package. Do you own more than one car? Some providers offer discounts of up to 20% for covering multiple vehicles.

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

Best Spring Vacations

Many popular vacation spots see a dip in tourist traffic between

the summer and winter high seasons, meaning you can enjoy mild temperatures along with lower rates and fewer

crowds. Based on traveler and expert recommendations, U.S. News assembled a list of the top spring escapes known for their seasonal deals and festivals. Explore the top destinations and vote for your favorite spots below.



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

Join Our Mailing List

The information contained in this email message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that dissemination, distribution, or copying of this message is strictly prohibited.

