

# The Client Connection

News and Updates from The Gensler Group

March 29, 2016

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



**Q4**  
Quarterly Market Review  
Fourth Quarter 2015

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## The Markets

Are corporations in the United States struggling?

In its cover article last week, The Economist (a British publication), suggested there is not enough competition among American companies. It pointed out:



"Aggregate domestic profits are at near-record levels relative to GDP...High profits might be a sign of brilliant innovations or wise long-term investments were it not for the fact that they are also suspiciously persistent. A very profitable American firm has an 80 percent chance of being that way 10 years later. In the 1990's the odds were only about 50 percent."

At the end of last week, U.S. headlines indicated concern about declining corporate profits:

Consumers prop up U.S. economy, but profits under pressure  
U.S. Fourth-Quarter GDP Revised Up to 1.4% Growth but Corporate Profits Fall

Corporate profits fall in 2015 for first time since Great Recession  
U.S. Corporate Profits Fall 8.1% in 4th Quarter

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

## Trusting Trusts to Maximize Benefits to Heirs

[Review.](#)

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Retirement accounts are often the most significant assets that clients own. As many may worry that their children will be less financially successful than they are, planning for retirement is more important now than ever before. But what is the best way to ensure that heirs will obtain the maximum benefit from your clients'

retirement assets? A trust could be the appropriate beneficiary for your clients' IRAs.

In 2003, the rules for inherited IRAs were changed to factor a non-spouse beneficiary's age into the required minimum distribution calculation, allowing them to "stretch out" minimum distributions over their lifetime.

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

## Thinking About Entering This Year's Flower Show?

The Coronado Library has invited Flower Show expert Leslie

Crawford to talk about the details and variety of adult and youth categories, show examples of past entries, and answer questions and provide tips on how to get a blue ribbon! Leslie is past chair of the Coronado Flower Show, garden blogger at 3000Tomatoes.com, and a San Diego Master Gardener.



The informational presentation will take place on Saturday, April 2nd at 3pm in the Library's Winn Room. The theme of this year's flower show is "*When in Drought... Conserve, Cultivate, Create.*"

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

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