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Six Key Areas of Financial Planning

- Retirement Planning
- Investments
- Tax Planning
- Estate Planning
- Long Term Illness Planning
- Survivor Planning



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Equity Market Review

"What if I told you..."

- A Global recession was coming,
- The U.S. might start a recession,
- There was going to be a trade war with China,
- The President would get impeached, and
- The Middle East would fire rockets at US military bases.

"Would you have expected the stock market to go up?"

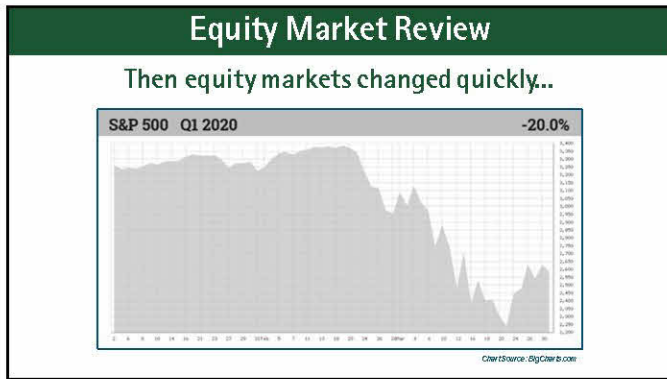
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2019 was a healthy year for investors and 2020 started strong!



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KNOWLEDGE
IS
POWER

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Equity Market Review

After an 11-year "bull market" we are now in a "bear market."

A bear market is when the market falls at least 20% or more from its 52-week high.

The illustration shows a bear standing on a blue arrow that points downwards. Below the arrow, the words 'BEAR MARKET' are written in bold, blue, capital letters.

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Three Major Categories of Bear Markets

Structural: bear markets created by imbalances and financial bubbles, very often followed by a price shock such as deflation.

Cyclical: bear markets that are typically a function of the economic cycle, marked by rising interest rates, impending recessions and falls in profits.

Event-driven: bear markets created by events such as war, an oil price shock, an emerging-market crisis, or like most recently, a sudden viral pandemic (Covid-19).

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What are some facts an investor should know?

➤ **Interest rates have gone down.**

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What are some facts an investor should know?

➤ **The U.S. Government has responded.**

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