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529 Contribution REMINDER!

Don't forget to make your 2016 CollegeChoice 529 contributions by December 30th! Indiana taxpayers are eligible for a state income tax credit of 20% of contributions to a CollegeChoice 529 account, up to a \$1,000 credit per year.* Contribution deadlines include the following:

- Electronic Bank Transfers (EBT): Submit before 11:59 p.m. Eastern Time on 12/30/16.
- Automatic Investment Plans (AIP): Must have debit date of no later than 12/30/16.
- By mail: Must be RECEIVED by the plan BEFORE 12/30/16 and in good order. We recommend that you allow at least 7-10 business days for mail and processing time if you choose to make your contribution by regular mail.

If you are interested in making contributions or have questions regarding your CollegeChoice 529 account, please give us a call at 260-347-2265.

* This credit may be subject to recapture from the account owner (not the contributor) in certain circumstances, such as a rollover to another state's 529 plan or a non-qualified withdrawal.



Required Minimum Distribution REMINDER!

What is a required minimum distribution (RMD)? An RMD is the minimum amount that a retirement plan account owner must withdraw annually, starting with the year that he or she reaches 70½. RMD rules apply to employer sponsored retirement plans such as 401k, 403b and 457 plans as well as Traditional IRAs, SEPs, SARSEPs, and SIMPLE IRAs.

Dekko Investment Services will be contacting all clients who have yet to take their RMDs. We want you to avoid the stiff penalty that the IRS imposes if an RMD is not taken by December 31, 2016. The penalty imposed by the IRS requires a 50% tax on the amount not distributed! To avoid this, we will work with you to ensure your RMD is taken by year end.



Investing 101: Controlling Emotion Can be Critical to Investor Success

Fear of loss is a common emotion experienced by investors, causing them to buy and sell investments at the wrong time.

In general, people are emotional when it comes to money – especially the prospect of losing it. According to Nobel Prize-winning psychologist Daniel Kahnemann, for most people, the fear of losing \$100 is more intense than the possibility of gaining \$150.

This behavior is known as risk-aversion and can have significant costs to your portfolio. Too often, emotion triggers irrational behavior such as cashing out of your investments, chasing returns, and jumping from investment to investment – essentially buying high and selling low.

A key to controlling behavior is understanding the emotion behind it and learning to focus on long term goals. It's important for investors to take their time when making decisions during volatile market environments because hasty decisions made out of fear may negatively affect the value of their portfolios. An investing strategy that is based on process rather than emotion can help investors focus on their long term goals rather than short term fears and market fluctuations.



Q3 2016 In Review

Risk assets performed well in the third quarter, helping to push major U.S. indices to record highs and lifting optimism that stocks' seven year bull run will continue for the foreseeable future. For the quarter, large cap U.S. equities, as measured by the S&P 500, managed a total return of 3.85%. Meanwhile, small cap U.S. equities finished even higher-returning 9.05%, as measured by the Russell 2000.

International equity markets fared well this quarter with developed international equities returning 6.43% and emerging market equities returning 9.03%, as measured by the MSCI EAFE Index and MSCI EM Index respectively.

The U.S. bond market posted a return of 0.46%, as measured by the Barclay's US Aggregate Bond Index – as the Fed held interest rates unchanged at both Federal Open Market Committee (FOMC) meetings during the quarter. There is much speculation regarding a rate hike before year end, with the majority of market strategists giving December the highest odds.

Index	Q3 Return	Index Description
S&P 500 TR	3.85%	Tracks 500 leading large cap companies in the U.S.
Russell 2000 TR	9.05%	Tracks 2000 of the smallest companies in the U.S.
MSCI EAFE NR	6.43%	Tracks 21 developed international equity markets including France, Germany, Spain, the U.K., & Japan
MSCI EM NR	9.03%	Tracks 25 emerging market countries including China, India, Brazil, Mexico, Russia, Turkey, & Greece
Barclays US Aggregate Bond TR	0.46%	Tracks investment grade bonds trading in the U.S.

Wishing you a
profitable fall!

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The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance reference is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment. Past performance is no guarantee of future results.

The economic forecasts set forth in the presentation may not develop as predicted and there can be no guarantee that strategies promoted will be successful.

Stock investing involves risk, including loss of principal.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values and yields will decline as interest rates rise, and bonds are subject to availability and change in price.

Portions of this newsletter have been prepared by American Funds.

The Standard & Poor's 500 Index is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks, representing all major industries.

The Dow Jones Industrial Average Index is comprised of U.S.-listed stocks of companies that produce other (non-transportation and non-utility) goods and services. The Dow Jones industrial averages are maintained by editors of The Wall Street Journal. While the stock selection process is somewhat subjective, a stock typically is added only if the company has an excellent reputation, demonstrates sustained growth, is of interest to a large number of investors, and accurately

represents the market sectors covered by the average. The Dow Jones averages are unique in that they are price weighted; therefore, their component weightings are affected only by changes in the stocks' prices.

The Russell 2000 Index is an unmanaged index generally representative of the 2,000 smallest companies in the Russell 3000 Index, which represents approximately 10% of the total market capitalization of the Russell 3000 Index.

The prices of small and mid-cap stocks are generally more volatile than large-cap stocks.

The Morgan Stanley Capital International ('MSCI') Europe, Australia, Far East Index ('EAFE') is an unmanaged index of over 900 companies, and is a generally accepted benchmark for major overseas markets. Index weightings represent the relative capitalizations of the major overseas markets included in the index on a U.S. dollar adjusted basis. The index is calculated separately: without dividends, with gross dividends reinvested and estimated tax withheld, and with gross dividends reinvested, in both U.S. dollars and local currency.

The Morgan Stanley Capital International ('MSCI') Emerging Markets Index adjusts the market capitalization of index constituents for free float and targets for index, including 85% of free float-adjusted market capitalization in each industry group, in global emerging markets countries. As of June 2007, the MSCI Emerging Markets Index consisted of the following 25 emerging market country indexes: Argentina, Brazil, Chile, China, Colombia, Czech Republic, Egypt, Hungary, India, Indonesia, Israel, Jordan, Korea, Malaysia, Mexico, Morocco, Pakistan, Peru, Philippines, Poland, Russia, South Africa, Taiwan, Thailand, and Turkey.

The Barclays Capital U.S. Aggregate Index is comprised of the U.S. investment-grade, fixed-rate bond market.

Securities offered through LPL Financial, Member FINRA/SIPC.