



# RGB Perspectives

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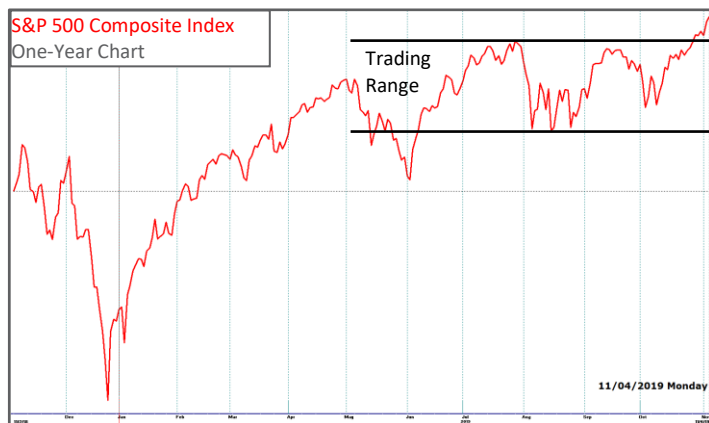
It was good to see many of you at the RGB Capital Group Annual Meeting this past weekend. We had a good turn out at our live meeting held in San Diego, plus many who joined via the webinar. If you missed the meeting and would like to watch a recording of the webinar, you can do so by clicking this link: [Watch Webinar Recording](#).

One of the items that we discussed at the meeting was a change to the names of some of our investment strategies to better align the name of the strategies with the overall goals and objectives of each strategy. Effectively immediately, two of the three investment strategies will be renamed as follows:

- The RGB Conservative Strategy will be renamed the **RGB Core Strategy** as this strategy is designed to be a core holding in most investors' portfolios. The specific changes are:
  - For Qualified accounts (IRAs, Roth IRAs, etc.): The Conservative - Unlevered strategy will now be called the Core Qualified (CQ) strategy.
  - For Non-Qualified accounts (taxable brokerage accounts): The Conservative - Levered strategy will now be called the Core Non-Qualified (CN) strategy.
- The RGB Flexible Strategy will be renamed the **RGB Balanced Strategy** as this strategy represents a good balance between day-to-day risk management and capital appreciation. The specific changes are:
  - For Qualified accounts: The Flexible Unlevered strategy will now be called the Balanced Qualified strategy (BQ) strategy.
  - For Non-Qualified accounts: The Flexible Levered strategy will now be called the Balanced Non-Qualified (BN) strategy.

This is a name change only and no changes have been made to the objectives of each strategy. Please note that the name of the Flex+ strategy will remain unchanged. Through all of our strategies I strive to pave a smoother road to financial success.

I would also take this opportunity to remind all clients to please let us know if you have a change in your financial situation which could include changes to your financial goals/objectives, a major life event or changes to your tolerance for risk. In addition, you now have the ability to establish a trusted contact on your account which would allow us to contact someone you trust in the event we have questions about your health and/or welfare. If you would like to complete a trusted contact form or have questions about any of the information that took place during the meeting, please feel free to contact us in the office at 858-367-5200.



The market is currently healthy and showing very bullish signs. The **S&P 500 Composite Index** broke out of its six month trading range last week with a definitive penetration through the top of that range. Small-cap stocks (not shown) are near their 2019 highs and appear to be poised for an upside breakout. Junk bonds (not shown) continue to trend up above their 50-day moving average and are pointing to a healthy market environment. It appears that the balance between buyers and sellers has been resolved in favor of a continuation of the bull market.

All strategies are positioned to take advantage of this uptrending market. Although I don't have the final numbers for the month of October yet, my preliminary estimates indicate that all the strategies are positive for the month with the Core strategies (formerly Conservative) up a little, the Balanced strategies (formerly Flexible) up about a little over 1% and the Flex+ strategy up approximately 3%. All strategies have started in positive territory during the first two trading days of November.

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