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Dear Investor,

After a mixed first half of the year and a solid third quarter, stock markets weakened considerably in the closing weeks of 2018. I know that turmoil in the financial markets is never a pleasant experience for you, and thus I strive to provide helpful guidance and insight to help you weather these times and prepare for what may lie ahead.

Several factors are weighing on investor sentiment right now, including policy uncertainty regarding trade, weaker oil prices, the path of interest rates, computerized trading and the geopolitical environment. Despite these pressures, LPL and others continue to believe the fundamental backdrop supporting growth in the economy and corporate profits remains sound, suggesting that this market weakness may not lead to a recession in 2019. The U.S. economy remains solid and LPL expects continued growth to support solid potential stock gains in 2019.

Together we have set you up with competent money managers, per your goals and risk tolerance. Most of you have a financial plan that understands some years are better than others. We had a great year in 2017, but 2018 was not so fun. That is okay! Investing is a long term endeavor. Investing is not a solid, smooth uphill climb, but is often a bumpy ride. In our meetings and in my newsletters I have said we were overdue for some type of correction. Here it is. No big surprise.

If you plant a fruit tree in the fall, you can't dig it up over the winter to see if the roots are taking hold. You have to wait patiently for the spring to see if leaves and blossoms appear. Some years you may have a nice harvest, other years maybe there is a drought and your fruit tree gives you no return. Over time, you may have a beautiful fruit tree that is so bountiful you get to share your harvests. Investing is similar, in that you have to be patient. The patient investor has a much better chance of reaching their goals, than does the investor that worries about every news story and market dip.

If you have questions or concerns, please reach out to me at any time so we can discuss your specific situation. I am here to help keep you working towards your goals and through the normal ups and downs of life and investing.

Thank you for choosing to work with me,

## Diane

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