

SMART MONEY

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New Staff:

In case you haven't met her already, Monika Rengel is the newest addition to our team. We are expecting her role to evolve over time, for now she can assist you with any administration queries that you might have.

Market Conditions:

The markets have come down a little lately. But to put this in perspective, we are back at the same spot we were in the spring. This type of intra-year volatility is totally normal.

We are almost ten years into the current bull market though. This is beyond historical averages for a market cycle. At some point the markets will cycle down.

Nonetheless, I am not a market timer. Never have been. I have been singing the same song since at least 2015, but we have never made changes to long-term investment portfolios based on short-term market predictions. With the benefit of hindsight, I can tell you that was most definitely the right approach. If we had gotten out three years ago we would have missed three years of good growth.

Here is me from 2015. It is a short, two-minute watch...

<https://www.youtube.com/watch?v=2INUOkcR9CA>

When a market pullback inevitably happens, it will not necessarily be bad news for a long-term investor. If it has been a while since we have had a portfolio review let's get together and discuss what your strategy for the next bear market is going to look like.

Should I invest in marijuana stocks?

Recreational marijuana became legal on October 17. But should you invest in marijuana stocks? Some sober commentary from Guardian Capital begins on page 2 of this link.

<http://files.constantcontact.com/90a0fd91101/b3ea64ae-63ff-4568-8b03-7273b95f3b7f.pdf>

Coming Soon:

I am looking to launch my first Investment Fund as Portfolio Manager. As you can probably imagine, launching an investment fund is not a small feat. I am optimistic that at this point we are in the 8th inning of the process, so hopefully we will have an announcement soon.

The fund will have a growth mandate and will be an all-star collection of our best ideas, offered at the most efficient cost possible, and with the convenience of No Hassle Pricing™.

A reminder:

Please sign up for electronic delivery of statements from Aligned Capital Partners. It will save you \$25 a year. If you need information on how to do this, please email mrengel@alignedcapitalpartners.com

Protect your wealth against the unthinkable.

As an advisor one of my great fears is not discussing insurance with someone who ends up needing it.

As a parent one of the most terrifying thoughts is what if something happened to one of my kids. That's why I already have critical illness insurance coverage for both of them.

Now, what if I told you that you get a critical illness policy that will pay a tax-free lump sum to repair the family finances if your kid gets sick, and you can get a full refund of premium after twenty years if your kid stays healthy. You could use that refund of premium money to help pay for their education, provide the down payment for their first home, or even fund a business venture.

Or you could keep the valuable coverage in force, and the policy is fully paid up after twenty years. If your infant daughter ends up battling breast cancer at age 55 she can have additional financial resources to do so, all from the bit of money you set aside for her today.

Coverage if you need it. Your money back if you don't. That's a pretty great scenario. Please let us know if you would like to find out more.

Feel free to pass this information along to your friends and family. If there is anything that we can do to be of service, please let us know.

All the best,



Brad Brain