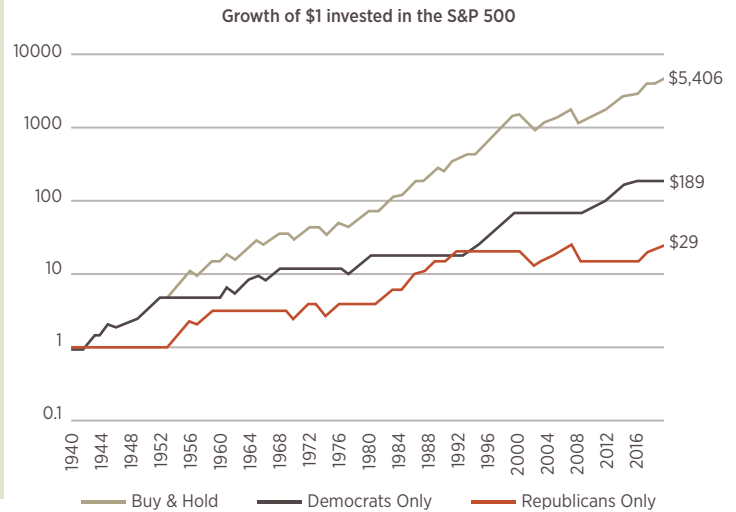




Chart of the Month →

What to do in the face of election uncertainty is a common concern among investors today. Our answer – stick to the long term plan. This month’s chart shows what would have happened for two hypothetical investors who only invested when their preferred party was in the White House. Our hypothetical Republican would have compounded \$1 into \$29 over 80 years, while our Democrat would have reached \$189. Each would have been invested for 40 of the 80 years. However, a simple buy and hold strategy over the same 80 years would have turned the same \$1 into a whopping \$5,406, by simply staying invested the entire time. Sitting out based on election uncertainty has historically handicapped returns. As a result, we would not recommend investing along party lines.



Source: Bloomberg. Hypothetical returns gross of fees, costs, & taxes.



The Advisor Survey:

Tim Rozzell, CFP®, ChFC®

Communicating Legacy Values

"How do we talk about our money with our kids? We don't want to spoil them or kill their motivation, but we also don't want them to be caught off guard when they inherit this large amount of money someday." This is a conversation that frequently happens with our clients and is on the mind of many others who have not approached the subject.

From someone who spends a substantial amount of time talking to people about money, meaningful conversations about money are not centered around amounts. They are centered around 'values'. Your legacy depends on the conversations you have with your heirs about your values toward money. Ask yourself these questions and start the conversation. **How do you make it? How do you save it? How do you spend it? What do you invest in and why? Who/what do you enjoy gifting it to?** Your family will get to know each other on a whole new level when discussing these questions and you'll never be at a loss for dinner conversation. Pass on the values that allowed you to earn, keep, and grow your wealth, and you will not have to worry about whether your kids can handle the amount. They will be equipped to continue your legacy for generations to come. For additional resources on how to address wealth with your heirs, visit 6meridian.com/insights for the latest articles.

	Source: Bloomberg 2020	September	YTD	2019	Benchmark
Stocks	United States	-3.8%	5.6%	31.5%	S&P 500
	Intl Developed	-2.6%	-7.1%	22.0%	MSCI EAFE
	Emerging Markets	-1.6%	-1.2%	18.4%	MSCI Emerging Markets
Bonds	US Investment Grade	-0.1%	6.8%	8.7%	Barclays US Aggregate
	US Municipals	0.0%	3.7%	8.9%	Barclays Municipal Bond 15y
	Intl Investment Grade	-0.6%	4.8%	5.1%	Barclays Global Aggregate xUSD
	Global High Yield	-1.9%	-0.6%	12.6%	Barclays Global High Yield
	Emerging Markets \$	-1.3%	1.9%	13.1%	Barclays Emerging Markets USD Aggregate
Other	Commodities	-3.4%	-12.1%	7.7%	Bloomberg Commodity
	Gold	-4.2%	24.3%	18.3%	Gold New York Spot (\$/oz)
	Oil	-5.6%	-34.1%	34.5%	Crude Oil WTI/Global Spot NYMEX

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