



**December 2018**

Before we move on from 2018, we take a step back and look at some top headlines and key messages from the past year that affect your total financial life. We also reinforce takeaways that you can carry with you as you head boldly into the new year.



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## WITHSTAND VOLATILITY

Markets fall, sometimes sharply. They also rise, sometimes historically. After years of largely market bliss, the past year reminded us that volatility -- and investor angst -- is alive and well. These resources remind, however, that well-built, long-term plans already incorporate market risk and that accurately predicting short-term market movements is virtually impossible:



- In this video, Chief Investment Officer **Jared Kizer** puts market volatility into historical context.
- Director of Advisor Development **Tim Maurer** discusses with CNBC the perils of trying to time when a bear market might occur and shares time-tested insights about the reliability of volatility.

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## KEEP A GLOBAL OUTLOOK



One reason volatility played such a leading role in the financial story of 2018 was the trade war between the United States and China. The countries imposed tariffs on one another over the summer, shaking overall confidence in the global economy and causing many investors to ask what it means for their portfolios (short answer: nothing, unless your ability, willingness and need to take risk have changed). Emerging markets, which rely more heavily on trade, struggled much of the year. While this also raised investor questions, Jared Kizer looked at historical market data and offered reasons why it's prudent to remain committed to emerging market and international developed equities.

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## PROTECT YOURSELF

Look here, there, everywhere. Threats abound to our financial security, our peace of mind, our identity:



- With people living longer, older adults are facing more and more financial challenges. In [this article](#), Director of Research **Larry Swedroe** looks at how declining cognitive skills can affect this group's decision-making, making them prime targets for fraudsters. Swedroe offers multilayered guidance on the steps to take to manage this phase of life and avoid abuse of the elderly.
- Our increasingly digital world is filled with convenience but also threats. Simply, cybercriminals have become as elusive as our information has become mobile, and they have made those under the age of 16 their top target for identity theft. Cybersecurity expert **Jared Hoffman** explains why [youth are being targeted](#), offers warning signs that a child's identity has been compromised, and shares steps to keep this from happening.

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## IMPROVE RELATIONSHIPS



Bettering relationships is a common aspiration for a new year, and that pledge can include improving the rapport you have with money. Wealth Advisor **Katie Keary** shares ways you can become [more engaged with your money](#) while going at your own pace and not going it alone.

And in a second video, Keary offers a short exercise to help [harmonize your deepest values and goals](#).

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