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Fee-Only Financial and Investment Planning (888) 320-9993



On Course

September 26, 2017

Volume 17, #9

Welcome! Fear of October, notorious for some of the worst days in the market, should not affect how you invest. As I mention in the hint, timing the market requires that you're right twice! Read on for some tips on how to approach investing in October -- and every other month, too.

If you want assistance setting your asset allocation and rebalancing your portfolio, remember we're here to help you stay On Course!

Jewfee

-Jennifer Lane, CFP

In This Issue

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Jennifer's Hint

Don't time the market by selling and holding cash when stocks start to go down. Knowing when to get back into the market is very difficult, if not impossible. Timing the market requires that you're right twice -- finding the right time to sell and then to buy. It's better to plan your asset

Investing in a Volatile Market

The fall months tend to bring out investor fear due to some historical downturns in the market that happened to have taken place in the month of October. While some of the largest downturns in history did happen in October, on average, the month is known for positive returns.

Here are some tips to help overcome your investor concerns!

- No matter what time of year it is, all forms of investing involve risk!
- Don't let historical downturns (or upturns) in the market dictate when you buy/sell.

- Make sure your current investments and asset allocation target is appropriate for your current situation and needs.
- Let your asset allocation strategy dictate sells and buys.
- With the uptick in the market, you might be holding more stock than your target asset allocation allows for. Be more diligent with your portfolio rebalance (we recommend annual rebalancing).
- Keep your emotions in check!
- Don't be complacent because the market is doing so well!
- Nobody can predict where the market is going.

Q&A

Q: What should I be looking for when I'm reading a prospectus? It seems like a lot of dense, fine print to me.

-- Mike, Nashua

A:

Mike, the good news is that the format and language are now standardized, which should make it easier to compare one prospectus to another. First, look at what the investment strategy is. What are they trying to do -- and does that agree with your goals. Next, look at the fees. What will it cost to buy and own. Finally, understand what the turnover and buying or selling restrictions are before you make a purchase.

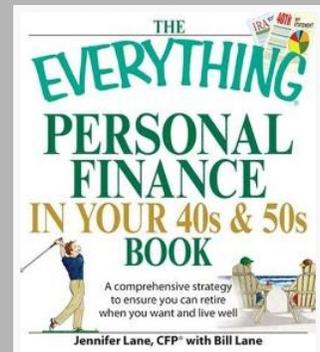
What's New

- Jennifer contributed to *The Wall Street Journal* article "The Biggest Money Mistakes We Make -- Decade by Decade." Click [here](#) to read the article.
- Jennifer recently answered NECN viewer questions about *kids and money*. Click [here](#) to watch the segment on her blog.
- Follow us on Facebook! Visit www.facebook.com/AskJennifer and like us!
- Jennifer appears on NECN every other Monday morning at 9:30 am in addition to her Tuesday 7:30 pm appearance.

Compass Planning Associates helps families, individuals, and small-business clients achieve financial security, knowledge, and control over their money. Our

allocation and stick with it through the short-term ups and downs.

Get more tips in Jennifer's book



([click here for link](#))

Helpful Websites

[Morningstar](#)

If you're worried about data breaches, we suggest *Hack-proof Your Life Now* by Sean M. Bailey. Click [here](#) for an Amazon link.



fee-only, client-centered approach provides education and guidance for achieving financial goals and dreams.

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