

September 2020

---

It's hard to believe that September is already here, even after a summer that was far from typical. It's difficult to know what to think in the current environment. Wall Street and Main Street have never been further apart; the S&P 500 climbed to a new all-time high in mid-August, recouping all of the pandemic losses and more. At the same time, more than 1.1 million Americans had filed new unemployment claims. The presidential election is two months away, rhetoric is heating up, and we can likely look forward to an unprecedented level of controversy. Investors are wondering what to do. Our first article offers some advice on that front, as Symmetry Partners co-founder Patrick Sweeny explains why sticking to your long-term strategy is the wisest course of action. A statistical look at long-term market returns under every U.S. president supports his assertion. Our next article examines three unique problems facing retirees today, and how these issues will impact planning. The third piece anticipates the greatest inter-generational wealth transfer in history and how you can keep your legacy intact for future generations. Next, we take a look at historical stock market returns and market performance during economic downturns, both which demonstrate the benefits of investing in equities over the long term. Finally—though we don't believe in short-term portfolio predictions—to help you prepare for some autumn fun, we present an interactive map predicting peak fall foliage throughout the U.S.

---

## Articles of Interest



### **The Impact of Elections on Your Portfolio**

If 2016 taught us anything, it's that election outcomes can be unpredictable. Few polls or pundits thought Hillary Clinton would lose. When she did, the market reacted with a dip for a few days, then quickly recovered. Now, with the 2020 presidential election just around the corner, investors are once again beginning to ask how they should position their portfolios. Our advice: we believe the most beneficial way to invest is, as we always counsel, with Evidence-Based, research-backed strategies

that are broadly diversified across markets, industries, nations, and the factors—identified by academia—that help drive returns. A look at [historical stock market returns](#) under every president also supports our advice.

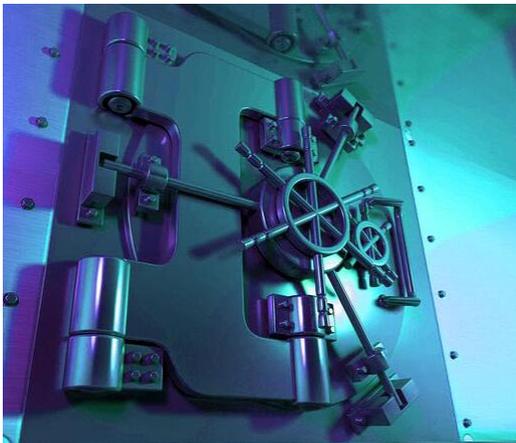
[Learn More](#)



### 3 Very Different Problems for Today's Retirees

For those approaching retirement today, the landscape looks very different than it did for previous generations. There are new challenges that require a change in the way we plan and invest. New retirees who don't recognize these challenges and adapt face risks that could have significant negative consequences over the long term. Read on to discover how low interest rates, tax issues and increased longevity can impact your retirement. As always, we will be happy to discuss what this could mean for your individual situation.

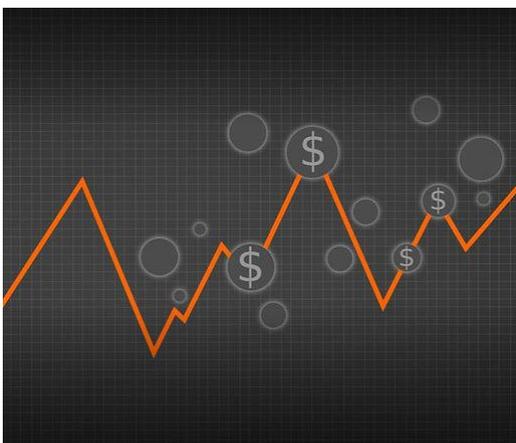
[Learn More](#)



### How Do We Protect the Next Generation from Blowing Our Money

According to Cerulli Associates, around \$68 trillion will be passed on from Baby Boomers to their heirs over the next 25 years. Generation X will be the primary beneficiary of this extraordinary wealth transfer, and there are several steps to take to ensure that the next generation is ready for this legacy. Learn how open and honest communication about wealth, coupled with canny estate planning, can keep your legacy intact for future generations.

[Learn More](#)



### Historical Evidence Demonstrates the Benefits of Long-Term Investing

While the stock market can be volatile and subject to gyrations, historical evidence suggests that investors can anticipate positive returns over the long term. Looking at the history of [market behavior during downturns in the US economy](#), we see that the market has frequently rewarded equity investors even when the economy slows. This article sums up all the data and shows how bull markets have significantly outpaced bear markets over the last nine decades.

[Learn More](#)



## Start Planning for Fall Outings with and Interactive Follage Map

Autumn is just around the corner, beginning on September 22, and if you're keen on fall foliage, you should start planning now. Leaf peeping trips are always popular, especially in New England, and with many travel options still restricted by COVID-19, short trips closer to home are more attractive than ever. This interactive chart uses historical weather data and forecasts from the National Oceanic and Atmospheric Administration to predict peak foliage.

[Learn More](#)

## Wrapping it Up

If you have questions about any of these topics, financial planning or investments in general, let us know. Also, please be sure to share this newsletter with anyone who might find it useful and informative.

Follow us



Apella Capital, 151 National Drive, Glastonbury, Connecticut 06033, United States