



COPPERWYND
FINANCIAL

FEBRUARY 2017

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“What is interesting is that we were able to see a positive market in spite of the many headlines (should we say “tweets” now?) coming out of Washington.”

Market Commentary

The weather finally cooled off a bit here in the desert – as usual, rain arrived just in time for the Phoenix Open – but it was welcome after the brutal summer we had here. Likewise, the markets finally took a breather following the election run we enjoyed going into year-end. Although cooling a bit, we still finished the month of January with a positive result in US stocks with the S&P up 1.79% for the month. Even international markets, which had sold off strongly following the election, perked up and led gains for the start of the year.

What is interesting is that we were able to see a positive market in spite of the many headlines (should we say “tweets” now?) coming out of Washington. Where normally we might expect markets to behave badly with unexpected and sometimes controversial information flying around, markets seem to have accepted that this is Trump’s form of communication. He has chosen to make heavy use of The Executive Order immediately in the days following his inauguration as he has signed more than 20 executive orders, proclamations and presidential memorandums since taking office on the 20th of January. While that may seem like a lot, Franklin Roosevelt actually issued more than 3,700 such orders during his time in office! But it may be the substance of those orders rather than the number which give markets and citizens alike some pause.

Putting aside the political influence on these markets for the moment, earnings season is in full swing with a mixed bag of results. Retail sales were strong over the holidays, although the move to online shopping has clearly hurt brick and mortar companies such as Macy’s and Kohls, amongst the many reporting a disappointing season. Real estate remains strong even in the face of increases in mortgage rates and manufacturing numbers have continued their strong pace. Employment numbers continue their strong trend and even though we saw the unemployment percentage go up, this was largely attributed to more workers deciding to come back into the workforce now, a positive sign.

In your portfolios here we remain fully invested, taking advantage of the continued up-trend in both stock - and bond - markets. Following the election treasury bonds surrendered much of their gains for 2016 but our bond selections gave back very little of their gains and we finished the year with great results. The beginning of 2017 looks to continue that calm, stable trend.



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So for now it appears that the markets are giving Trump's administration a pass during this honeymoon phase. It will take him time, executive orders notwithstanding, to get the larger and more critical elements of his platform put to a vote: infrastructure spending, tax reform, reduction of regulation. Even more time will pass before we see the financial impact of whatever does get enacted. We will wait and see how long markets are willing to be patient!

Market Metrics

	Jan. 31	Dec. 31	1 Year Ago
Dow Jones Ind. Avg.	20,093	19,762	16,336
S&P 500	2,294	2,239	1,912
Nasdaq	5,660	5,383	4,504
The Russell 2000	1,370	1,357	1,010
Developed International Markets	59.97	57.7	54.58
MSCI Emerging Markets	373	353	306
Bond Index	108.08	108.06	108.01
2-Year US Treasury Yield	1.19%	1.22%	.47%
10-Year US Treasury Yield	2.45%	2.49%	1.68%
US\$ / Euro	1.06	1.06	1.1
Gold (\$/oz)	\$1,163	\$1,163	\$1,074

Portfolio Spotlight

Recently we took advantage of one of the two allowed reallocations for the year in our managed 529 plans. A common misconception about 529 accounts that many parents and grandparents have is that because these are for children, that there should be a higher risk level. Yet as the student gets closer to 18, and the need for the funds is imminent, we have to think of it as though they are 65 years old and retiring. The need for the funds – and that's ALL of the funds in that account – is most likely immediate and spent over 4 years. This substantially changes the risk that is prudent to take.

But how do you move into bonds when bonds have such low yields and don't work well in a rising-interest rate environment? So our position on the bonds is to move all or half to high yield. Using the same approach and indicators that we do in our Total Return portfolio, we plan on a sell signal to move that position to a Money Market for the 529 plans. We will not be able to be more active than this, but hopefully we can extract a better result using this strategy than any of the other fund choices.



JANUARY 2017

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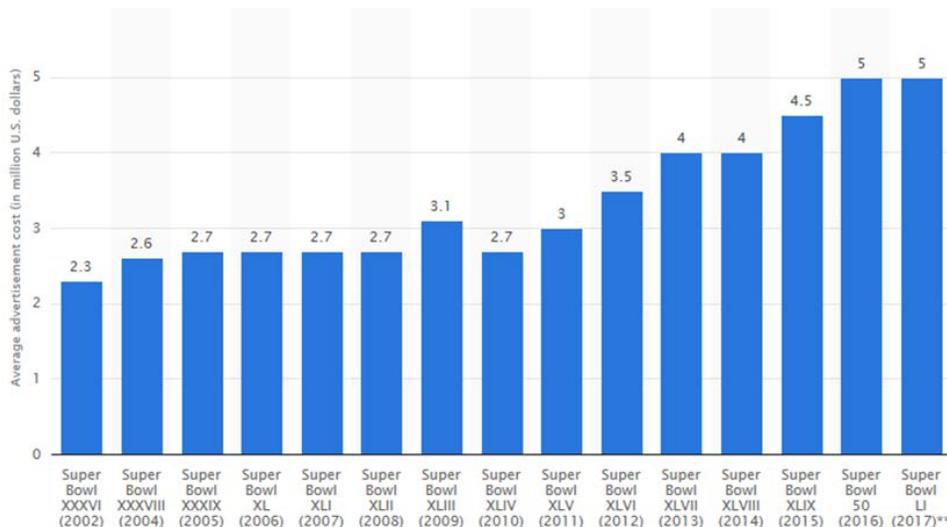
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Graphic of the Month

The Super Bowl's commercials have become nearly as big a draw as the game itself. But such an opportunity does not come cheap! Over the past 15 years the cost for a 30 second spot has more than doubled, where a spot in this year's game will cost a cool \$5 million dollars to reach over 100 million viewers.



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Financial Planning Tip of the Month

The first of the year is a great time to look at your personal liability insurance. When it comes to insurance, you want to be adequately covered if you get in an accident, but you don't want to pay more than you have to. Talk to your agent about your policy details, deductibles, and review your coverage levels. Many companies will offer discounts if you combine all your policies to one company, if you have gone a specific amount of time accident free. Also take the time to research a few companies to ensure that you are getting the best price for your needed level of coverage.

These is one type of personal insurance that is often overlooked, but is extremely important is Umbrella Insurance. Umbrella insurance is extra liability insurance. It is designed to help protect you from major claims and lawsuits and as a result it helps protect your assets and your future. It provides additional liability coverage above the limits of your homeowner and auto insurance policies.



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Your 401k Allocation

As anticipated, the strength of the dollar was over-done following the election. With that trend drifting slightly lower and continued support for oil prices, this has supported growth for emerging market stocks and we have edged a little further into emerging markets for all risk levels in the allocation now. We continue to anticipate the day that emerging markets can actually resume a position of growth, such as we saw back in the 2002-2007 timeframe. Since the financial crisis, however, if you had owned the emerging market index this entire period your return would be ... zero! So is this a real rally or another head-fake? Time will tell and we will communicate that here so you can adjust your 401K allocations accordingly. Note: many 401K plans no longer include an emerging market option. If yours does not, there are no changes for you at this time. If you are unsure about your international choices, don't hesitate to give us a call and we'll help you sort it out!

February 2017					
		Agg. Growth	Growth	Moderate	Conservative
Bonds / Cash		0%	10%	30%	65%
	Stable Asset - OR - Short Term Bond	0%	10%	30%	65%
	Total Return	0%	0%	0%	0%
	World Bond	0%	0%	0%	0%
	Inflation Protected Bond	0%	0%	0%	0%
Large Cap:		42%	43%	40%	17%
	Large Cap Growth	25%	24%	22%	9%
	Large Cap Value	17%	19%	18%	8%
Mid Cap:		28%	25%	15%	10%
	Mid Cap Growth	14%	10%	6%	3%
	Mid Cap Value	14%	15%	9%	7%
Small Cap:		15%	12%	10%	6%
	Small Cap Growth	8%	6%	5%	3%
	Small Cap Value	7%	6%	5%	3%
International:		15%	10%	5%	2%
	Developed International	5%	2%	0%	0%
	Emerging Markets	10%	8%	5%	2%



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New and Noteworthy

There are a few upcoming events that Copperwynd will be hosting!

- **February 23, 2017 “Putting the ‘Me’ in Money: Investing from a Women’s Perspective” – Gardner Village, West Jordan, Utah**

Lynda will be presenting to our female clients on the importance of the women and the role they play in their household finances and investments, and why it’s important to have a handle on the basics. If you would like to attend this luncheon, give us a call and we will add you to the list!

- Copperwynd is excited to announce the Client Appreciation Spring Training games that we will be hosting this year in Arizona!
 - **March 15th, 2017 – Cubs vs Diamondbacks @ 7:10 PM at Sloan Park**
 - **March 20th, 2017 – Diamondbacks vs Cubs @ 1:05 at Talking Stick**

If you would like to attend one of these games with us, give us a call at 480-348-2100, and we will get you on the reservation list!

1099 information:

If you are looking for your 2016 TD Ameritrade 1099’s for the 2016 tax season please click the following link to see information on when they will be mailed out.

<http://www.copperwyndfinancial.com/FAQand39s.12.htm>

