



COPPERWYND
FINANCIAL

MARCH 2018

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*“But no matter what, it’s the plan we build with you...
that matters the most.”*

Breaking News

For the past few months, we have been working behind the scenes to improve the framework and technology of our business. With this comes access to state of the art planning software, as well as a new performance website and client portal!

Currently, as a client when you are looking to retrieve your quarterly performance statements, or view your accounts online, you are using the Hanlon, or IAShost.com client portal to do so. Within the next week, you will be receiving an email that will grant you access to our new portal hosted by Orion. Some of the highlights and features of the new client portal are: Performance reports on demand, run at intervals you designate. New account grouping features, as well as security specific performance and detail. As well as password resetting handled by you, instead of having to call into the office!

We are excited to be using this new client portal, and hope you do as well! As a reminder, you will need to download any reports found in the IAS client portal that you would like to have access to from the old website. We will not be migrating those over to the new site. You will have access to account history with the new site but not the physical reports. You will have until 3/31 to download everything that you want before our access ends.

Please let us know if you have any questions, and watch for the email this week!

Market Commentary

We often lament about the 24 hour news cycle and how we are barraged with so many stories and updates that it is hard to keep up what is going on, and over time we almost go numb at the amount of information we receive. As we wrote our last formal newsletter at the beginning of February we were closing out January as the 14th straight month of S&P gains and we ended the letter by wanting to discuss over the next few months what we thought could make the markets go down, because we knew at some point the markets would tumble. Little did we know almost the very next day the markets started to rock and roll to a rhythm we had not seen for years. 1000 point swings, positive in the morning, negative in the afternoon, it can be a bit unnerving. Some indexes actually experienced a 10% correction from the January high to the February low which we consider normal. Given that at Copperwynd we are not Tweeting our daily, hourly or minute by minute thoughts (thankfully so!) we did follow up with an e-



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mail mid-month that talked about our initial thoughts on what had just occurred in the first two weeks of the month. We appreciated the calls and e-mails we received after our publications, asking for clarification, wanting to know more, wanting to know what next steps could be, and we encourage you to continue to communicate as it seems volatility is here to stay, at least for the foreseeable future, which we do believe.

A new Federal Reserve Chairman, rising interest rates, increase in wages, increasing inflation, tariffs and trade wars, lions and tigers and bears oh my. These, among others, are what change the direction of markets. We are diligent about keeping pace with what we know – the Fed, interests rate direction. We continue to consume and digest what is reported - wages, inflation, earnings. What we don't know and have to react to is the unknown. The lions, tigers and bears – the tariffs, protectionism, the threat of war. The things that occur after you hit enter and send out a letter. I tried to hit enter yesterday and send this out but then Gary Cohn announced his departure from his role as economic adviser to the White House and the market cringed. Mr. Cohn was seen as a stock market friendly voice in the White House, as well as a very capable (read – smarter than most) when it comes to all things economic. Now the question arises as to who will replace him and where will their alliances lie. It's just another example of the things that occur that we cannot predict. But no matter what, it's the plan we build with you, before all of these things come to fruition, that matters the most. Markets will go up and markets will go down. We know your plan, the plan we built together. That's what will get us through the days to come. Since we believe that market volatility is here to stay for some time, what you need to ask yourself is "am I uncomfortable because I haven't seen volatility like this in so long"? No one likes to see the value of their accounts go down. Or "am I uncomfortable because I am taking too much risk and I can't afford for my accounts to go down". If your answer is yes to the second question then we really need to look at your allocation and make changes for the long term.

Given that we are in a rising interest rate environment, we have taken some risk off in our Total Return portfolio and we should reenter positions as rates begin to stabilize. On the stock side of the portfolios, we are always vigilant and have been actively using our models to decide when to take off risk and when to put it back on. At the time of writing this, we are fully invested on the stock side, although given the market swings, that could change tomorrow.

As tax time approaches, as always, we are here to help get everyone over that hump. Please call or e-mail with any questions you, or your CPA may have. We look forward to our next meeting with you regarding your plan!





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Graphic of the Month

People often have the misconception that once an Olympic athlete wins a gold medal, they'll all of a sudden become richer than ever. While they do receive a global exposure, a glimpse of glory, and of course, bragging rights, they don't actually earn much from winning a medal. Most Olympians don't actually make any money from attending the Olympics at all. Majority of their earnings come from corporate sponsorships, so unless they're a household name like Michael Phelps or Patrick Chan, they won't be receiving much for their medals. However, there is one silver lining. Depending on the country that the athlete represents, they can receive "medal bonuses" from their national Olympic committee.

Olympic Medal Bonuses			
Country	Gold	Silver	Bronze
Singapore	1,000,000 USD	500,000 USD	250,000 USD
Indonesia	746,000 USD	378,000 USD	188,000 USD
Kazakhstan	250,000 USD	150,000 USD	75,000 USD
Azerbaijan	248,000 USD	124,000 USD	62,000 USD
Italy	166,000 USD	83,000 USD	55,000 USD
Hungary	125,000 USD	89,000 USD	71,000 USD
Russia	61,000 USD	38,000 USD	26,000 USD
France	55,000 USD	22,000 USD	14,000 USD
USA	37,500 USD	22,500 USD	15,000 USD
South Africa	37,000 USD	19,000 USD	7,000 USD
Germany	22,000 USD	17,000 USD	11,000 USD
Canada	15,000 USD	11,000 USD	8,000 USD

Updated as of 02/08/2018—includes some summer and winter athletes



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Market Metrics

	Feb 28	Jan 31	1 Year Ago
Dow Jones Ind. Avg.	25,029	26,149	20,812
S&P 500	2,714	2,824	2,364
Nasdaq	7,273	7,411	5,825
The Russell 2000	1,512	1,575	1,387
Developed International Markets	70.27	73.84	60.34
MSCI Emerging Markets	480	510	380
Bond Index	106.77	108.10	108.77
10-Year Treasury Rate	2.87%	2.72%	2.36%
Gold (\$/oz75)	\$1,319	\$1,345	\$1,249

Financial Planning Tip of the Month

Are you glued to market headlines? Checking market close numbers daily? Weathering market moves isn't easy, but successful investors know that a little patience can yield sizeable rewards. Maintaining emotional composure when it comes to your hard-earned money is often easier said than done. To help keep your emotions in check during uncertain markets, consider the following five tips.

1. Take advantage of market opportunities. Stock prices fluctuate for various reasons. While past performance is not indicative of future performance, historically stocks have rebounded from setbacks.
2. Don't try to time the market. For investors, trying to outguess the market is not only a stressful strategy; it can also be an expensive one. By moving your portfolio to the sidelines, you might miss a market downturn, but you could also miss a rally.
3. Don't lose sight of your goals. Some investors believe they can soften the effects of a market decline by selling off their stocks and buying more conservative investments. This could prove a mistake, especially if you're investing for long-term financial goals like retirement.
4. Maintain your mix. During difficult markets, it is inevitable that some of your investments will perform better than others, shifting your portfolio from its original target allocation. That's why it's important to review your portfolio periodically and rebalance your holdings based on your goals and risk tolerance.
5. Talk with us! A successful long-term investment strategy evolves as your needs and goals change over time. We can help talk you through an objective, unemotional approach to investing and keep your overall performance and goals in sight, even in the face of fluctuating markets.

Do not hesitate to reach out if the recent market volatility has given you heartburn. It may be time to review your overall risk tolerance. Because you only know when you've taken too much risk when it is too late! Give us a call if you want to review any aspect of your accounts with us!



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College Planning Tip of the Month

529 plans aren't always just for the traditional, four-year college experience at a U.S. university, but funds can be used at an eligible institution or for qualified education expenses. But the list of "eligible institutions" is broad spanning elite private colleges, state flagship universities, local community colleges, theological seminaries, trade schools offering culinary or beauty skills training, and international schools. An eligible institution is defined as a college, university, vocational school or postsecondary institution eligible to participate in federal student aid programs administered by the U.S. Department of Education. So if your student that you have been saving for doesn't fit the traditional "4 year college" mold, no need to worry. There are hundreds of eligible schools found on the Department of Education website with programs that can be a better fit towards a successful career path!

Your 401k Allocation

Well it was bound to happen sometime! We are back to the old good-news-is-bad-news mantra as the record 4.1% unemployment rate and rising wages is giving concern to the market watchers that the Feds will raise rates more than the 3 times the indicated at their last meeting. Then when new Fed Chairman Powell tried to walk back some of his comments that supported that view, it was completely negated by the Trump announcement on tariffs for steel and aluminum that many fear could start a trade war. We finally got the dose of volatility that has been missing from these markets for over a year. Will it continue? We will have to wait and see. In the meantime, the volatility has caused weakness in small company stocks, which we exited last month, and now midcaps and developed international as well. Rather than move everything into US large cap - really into tech, which is the only positive sector at this point - we're moving those positions to your safety spot while we wait for the markets to settle and pick a direction.

As always, if you need assistance in re-setting your allocation, please don't hesitate to call us!





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March 2018					
		Agg. Growth	Growth	Moderate	Conservative
Bonds / Cash		25%	40%	48%	75%
	Stable Asset - OR - Short Term Bond	25%	40%	48%	75%
	Total Return	0%	0%	0%	0%
	World Bond	0%	0%	0%	0%
	Inflation Protected Bond	0%	0%	0%	0%
Large Cap:		50%	45%	36%	20%
	Large Cap Growth	38%	32%	25%	16%
	Large Cap Value	12%	13%	11%	4%
Mid Cap:		10%	5%	5%	0%
	Mid Cap Growth	5%	5%	5%	0%
	Mid Cap Value	5%	0%	0%	0%
Small Cap:		5%	0%	0%	0%
	Small Cap Growth	5%	0%	0%	0%
	Small Cap Value	0%	0%	0%	0%
International:		10%	10%	11%	5%
	Developed International	0%	0%	0%	0%
	Emerging Markets	10%	10%	11%	5%