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eNEWSLETTER

A quarterly resource for Francis Investment Counsel plan participants



LIVE WEBCAST COMING SOON! FIVE ESTATE PLANNING DOCUMENTS YOU NEED

Do you really need a will? What will happen to you if you can't make decisions about your health care? Who can pay your bills if something happens to you? Join us on **Friday, June 3, 2016 at 12:00pm (CST)** to learn the five basic estate planning documents everyone needs. [Click here](#) to register and to view previously recorded webcasts.

WELCOME!

You're reading MoneyAdvice@Work® – The Newsletter! This quarterly resource brings you industry insights, updates on upcoming education events, and an independent perspective from your Francis Investment Counsel advisors.

IN CASE YOU MISSED IT...

We get it – we know you're busy. That's why we created the Monthly Minute. These short articles bring you practical money tips that you can read quickly. Here's your



CAPITAL MARKETS UPDATE

Daily media reports on the markets can make your head spin. [Click here](#) for a concise look at quarterly market headlines without the drama.



SOCIAL SECURITY LOOPHOLES

In November 2015, President Obama signed into law a Federal budget deal that closed two loopholes: File and Suspend and the Restricted Application. These changes affect the benefit amount retirees are able to collect from Social Security. [Click here](#) to learn more.

chance to re-cap the past quarter's Monthly Minutes.

March

Are Market Losses Real?

When the market is down you may start to lose faith in your strategy. [Click here](#) to learn what a market downturn may mean for your assets and how they are allocated (hint: remain diversified!).

February

Get Money Smart Throughout the Year!

The education you receive from Francis Investment Counsel doesn't end when the final school-bell rings in June. [Click here](#) to view the 2016

MoneyAdvice@Work® live webinar schedule. We have something for everyone!

January

How Your 401(k) Turns Market Lemons into Lemonade

Your workplace retirement plan is a powerful tool to help you accumulate wealth for retirement. [Click here](#) to review five key advantages you gain by participating in your employer's retirement plan.



5 THINGS YOU MAY NOT KNOW ABOUT YOUR 401(k) PLAN

401(k) plans are often the primary savings vehicle for retirement. Featured on CNBC, Mike Francis discusses how to make your plan work effectively for you. [Click here](#) to read the article.



You work hard for your employer – and your employer is committed to you! That’s why they sponsor MoneyAdvice@Work®.

This employee benefit ensures that you and your family receive the money help that you need, all from a conflict-free, “no sales” advisor – Francis Investment Counsel. They’re here to help you with personalized money advice.

Want to work one-on-one with an advisor? [Click here](#) to schedule a phone or web MoneyAdvice session.

<h1>BUSINESS</h1>	Milwaukee Journal Sentinel JFOOnline.com/business	Saturday, March 26, 2016 D
<h3>Remedies for Market Volatility</h3>		
401(k) ADVISER MICHAEL J. FRANCIS		
	<small>If you've paid close attention to the stock market over the last three years, you may be tempted to doubt one of the most trusted rules of long-term investors: Diversify.</small>	<small>shares of funds that have underperformed. This is the opposite of what most investors do and is a time-proven way to improve portfolio performance. Most 401(k) platforms offer an auto-rebalance function that can take care of this task for you. If asked, choose the annual rebalance option.</small>
<small>Because a smarter strategy than diversifying your 401(k) across many sectors of the global economy during that period, in hindsight, would have been to put everything you own into a collection of stocks representing the Standard & Poor's 500.</small>	<small>Dollar cost averaging, the act of purchasing the same dollar amount of shares in a fluctuating market — a practice largely forced upon 401(k) savers — also causes you to buy more shares when prices are down and fewer shares when prices are up. Over time, this reduces your average cost and can increase your return.</small>	<small>The last time U.S. large-cap stocks dominated all other asset classes for this length of time was the late 1990s. But that period of time was followed by a dozen years in which diversification away from the S&P 500 paid huge dividends.</small>
<small>The major U.S. benchmark outperformed a broad selection of other indexes — including stocks and bonds, foreign and domestic — during the three-year period. In 2015 alone, eight of nine other asset classes, including U.S. bonds, international large-cap equities and emerging market equities, were outperformed by the S&P 500, as shown in the exhibit.</small>		

[Click here to read more...](#)

REMEDIES FOR MARKET VOLATILITY

Recent market activity may have you doubting the practicality of a diversified strategy. We answer the question: [Why bother diversifying?](#)

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