



PEBBLE VALLEY

WEALTH MANAGEMENT

MAKING SENSE OF THE MARKETS - NOVEMBER 2018

Here is the latest issue of the PVWM Newsletter covering the markets and relevant articles to help guide your financial choices. Give me a call or send an email if you have any questions. Enjoy!

Kirk A. Kreikemeier, CFP®, CFA, FSA

kirk@pwealthmgt.com

(708) 246-2366

<http://pwealthmgt.com>

Twitter: @kirkpwwm

4365 LAWN AVENUE, SUITE 5
WESTERN SPRINGS, IL, 60558



October U.S. Fund Return Snapshot: (Almost) Nowhere to Hide

“October was a challenging month for U.S. fund investors looking for a safe harbor amid the stock market downdraft. U.S. stocks, foreign stocks, commodities, and many bond-fund categories all posted losses for the month, with only the most defensive, short-term bond-fund categories remaining in positive territory for the month.”

[Read More..](#)



TAX LOSS SELLING

Tax-Loss Selling: A Silver Lining in Volatile Markets

“Volatile markets can be incredibly stressful, and they can also force compromises that most investors would rather not make. Yet there’s at least a small silver lining to market volatility, and it’s one that investors haven’t been able to take too much advantage of in recent years: tax-loss selling. By selling securities from your taxable account at a loss, you’re able to use that loss to offset gainers elsewhere in your portfolio, or up to \$3,000 in ordinary income.”

[Read More...](#)

How Disability Insurance Can

Protect Your Income

“What would you do if you were injured and couldn't work? Maybe you have an emergency fund with enough cash to cover your essential living expenses for three to six months (or longer). But what happens if your illness keeps you out of work for longer than a few months? Or what if, as a result of an accident, you suffer long-term or permanent complications that render you unable to do your job forever? Unfortunately, these things happen.”



[Read More..](#)



Medicare Premiums for 2019 – Small Increase Except for Highest Earners

The 2019 Medicare Part B premiums have been set. There is a small increase of 1.1% or \$1.50/month for the standard premium up to \$135.50/month. Those with higher income that are impacted by income related adjustments (IRMAA) have the same % increase but will see a slightly higher dollar increase. The one major change is a new income tier for the highest earners. Those retirees making more than \$500,000 individual / \$750,000 joint are subject to a new IRMAA tier and will see a \$31.80/month increase. But for the majority, you will actually see most of that 2.8% COLA adjustment hitting your bank account in 2019. Enjoy!

[Read More...](#)

Market Barometer

The Morningstar Market Barometer provides a visualization of the performance of the US equities market broken down by size and style for the past calendar month. For details on other asset class returns see [Kirk's Blog!](#)

[Read More...](#)



Data as of 10-31-18

Kirk A. Kreikemeier | Pebble Valley Wealth Management
4365 Lawn Avenue, Suite 5, Western Springs, Illinois 60558
708.246.2366 kirk@pwealthmgt.com

STAY CONNECTED

