

## Things to do this Fall

- ◆ Schedule time for self-care
- ◆ Make soup 
- ◆ Wear sweaters
- ◆ Wash your hands...a lot
- ◆ Meal-prep on Sundays
- ◆ Get a fall scented candle
- ◆ Enjoy a scenic fall drive
- ◆ Have a movie marathon
- ◆ Complete a puzzle
- ◆ Fitness App 
- ◆ VOTE
- ◆ Wear a reusable mask
- ◆ Make pumpkin pancakes
- ◆ Organize



**Webb Financial Group** provides comprehensive wealth management solutions to individuals and businesses. For over thirty-nine years, we have helped our clients achieve financial security.

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## Election 2020: What it could mean for Investors

This is a year that's tested the resolve of investors like never before. The panic and uncertainty associated with the coronavirus disease 2019 (COVID-19) pandemic sent equities screaming lower during the first quarter, with the S&P 500 losing over a third of its value in under five weeks. But, following the quickest bear market decline in history, was the fastest rally on record. It took less than five months for the S&P 500 to go from a bear market bottom to new all-time highs.

Volatility has become a staple of 2020 - but **that's not necessarily a bad thing**. Even though wild vacillations in the stock market can be worrisome and unnerving, they also open the door for long-term investors to buy into great stocks at a discount. Despite the stock market hitting new highs recently, value and opportunity still abound for the patient investor.

Regardless of the election, interest rates are likely to stay low for a long time making it a good time for borrowers. Given that the Fed is going to keep buying and supporting the bond market, it's hard to see interest rates going up anytime soon – probably not before we get back to a fully open economy.

If you are considering buying a home or refinancing, now is a great time to comparison shop. If you have a large portion of your portfolio in cash or low-yielding bonds, it might be a good time to discuss a long-term investment strategy with a combination of stocks for growth potential and high-quality bonds for wealth preservation.

### What's ahead?

Given the pandemic, passions surrounding this election, and uncertainty about how and when the election results may be resolved, it would not be surprising if markets become volatile.

There is a reasonable probability that we won't know the outcome of the election for at least a few days, and maybe a few weeks, after the election. The pandemic is creating huge logistical challenges for the electoral process, making in-person voting more difficult and causing delays in counting due to the high volume of mail-in ballots. Unfortunately, the highly polarized partisan atmosphere isn't making this situation any better. The futures markets are pricing in rising stock-market volatility moving into the elections, and we expect a messy or prolonged aftermath could extend that volatility into December and maybe even January.

The cause of present uncertainty may be unique, but we've been through other bouts before. For investors, the key is always the same: Stay focused on what you can control—your personal goals and time horizon, and make sure you have a plan in place to get you there—no matter what life, elections, and markets may throw at you. If you need help shaping or refreshing your financial plan, please contact your advisor.

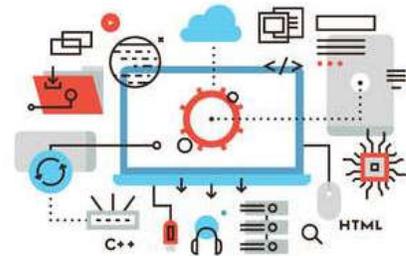


## Webb Financial Group's (WFG) Client Technology Platforms

We have had many client conversations regarding our platforms. Here is a basic summary of when and why you may access each tool:

1. **Riskalyze:** Pinpoints an Investor's Risk Number in order to help us build a portfolio with the right amount of risk for each client.
  - WFG may ask you to fill out a basic risk questionnaire at engagement or every few years.
  - The email for the questionnaire comes from: Webb Financial Group [advisor@riskalyze.com](mailto:advisor@riskalyze.com)
2. **MoneyGuide Pro:** Client Portal & Account Aggregation
  - Focuses on a client's long-term goals through the client portal which allows them to link accounts within their financial plan by choosing the aggregation option.
  - Moneyguide Pro is an interactive tool that gives you a probability of success for your future goals.
  - The email comes from: [autorespond@moneyguidepro.com](mailto:autorespond@moneyguidepro.com) with the subject of "Your Advisor has given you access to your Financial Plan". Contact your advisor for the ID, temporary password and instructions to link any outside accounts. Example: company 401k plan, bank accounts & liabilities
3. **Morningstar Portal:** Morningstar is WFG's portfolio management tool for client performance reporting. Each quarter, WFG produces an account summary along with our quarterly newsletter. You can also upload documents to this secure portal for future use, as a secure vault.
  - The email comes from: Webb Financial Group [no-reply@morningstar.com](mailto:no-reply@morningstar.com) with the subject of "Webb Financial Group has posted your Quarterly Reports and Quarterly Newsletter to your Client Web Portal."
4. **Personal Brokerage Firm Access:** WFG has client accounts held at either Charles Schwab or Fidelity Investments.
  - [www.schwab.com](http://www.schwab.com), [www.fidelity.com](http://www.fidelity.com) or you can download the app from the app store.
  - When opening any new account, you'll receive an email from the brokerage firm to establish a Login ID, select a password and setup personal security questions. When you initially sign in, they will ask you to go paperless. We recommend going paperless for trade confirmations and account correspondence at a minimum or your mail box will be full. It's a personal preference on monthly statements and tax documents. It is more secure to have nothing mailed and go 100% paperless.

Once you go paperless, you receive emails from the brokerage firm. These emails will be general and will contain no confidential information but will direct you to login to see the information provided. Many of our clients delete the brokerage emails and look primarily at the WFG Quarterly Reports for account balances and information.



### **\*\*Important Changes\*\***

Effective immediately, the Brokerage firms have changed their procedures and are no longer accepting paper documents and only supporting e-signature. With this change comes some challenges, please be prepared to adapt to this new method. Some of the documents are: account applications, transfer forms, money movement & beneficiary changes. *More information to follow on this topic.*