

RAYMOND JAMES®

JANUARY 2017

SPEAKING OF REGRETS

Bonnie Ware spent her career as a palliative care nurse. She made a habit of asking her dying patients about their biggest regrets. Here are the 5 that surfaced time and again. Hopefully, they will help you make good choices going forward.

- 1. They wish they hadn't made choices on what other people think.
- 2. They wish they hadn't worked so hard. Or said differently, they wish their work/life balance was better.
- 3. They wished they had expressed their feelings.
- 4. They wish they had stayed in touch with friends.
- 5. They wish they had let themselves be happy; i.e. suffering is a choice.

550 West Washington Boulevard, 10th Floor

Chicago, IL 60661

abepcs.com

T 800.543.5304

F 312.869.3838

Raymond James & Associates, Inc., member New York Stock Exchange/SIPC

REQUIRED DISCLOSURES

Views expressed in this newsletter are the current opinion of the author, but not necessarily those of Raymond James & Associates. The author's opinions are subject to change without notice. Information contained in this report was received from sources believed to be reliable, but accuracy is not guaranteed. Past performance is not indicative of future results. This is not a recommendation or a solicitation to buy or sell any security. Investments and strategies mentioned may not be suitable for all investors. Investing always involves risk and you may incur a profit or loss. No investment strategy can guarantee success. International investing involves additional risks such as currency fluctuations, differing financial accounting standards, and possible political and economic instability. These risks are greater in emerging markets. There is an inverse relationship between interest rate movements and bond prices. Generally, when interest rates rise, bond prices fall and when interest rates fall, bond prices rise. Since past performance is no indication of future results, there are no guarantees as to future performance. Past performance is provided for illustrative purposes only.

Diversification and strategic asset allocation do not ensure a profit or protect against a loss. Investments are subject to market risk, including possible loss of principal. Gross Domestic Product (GDP) is the annual market value of all goods and services produced domestically by the US. Alternative investment strategies involve greater risks and are only appropriate for the most sophisticated, knowledgeable and wealthiest of investors. High-yield bonds are not suitable for all investors. When appropriate, these bonds should only comprise a modest portion of your portfolio. The value of fixed income securities fluctuates and investors may receive more or less than their original investments if sold prior to maturity. Bonds are subject to price change and availability. Price Earnings Ratio (P/E) is the price of the stock divided by its earnings per share.

The S&P 500 is an unmanaged index of 500 widely held stocks. The MSCI Emerging Markets Index is designed to measure equity market performance in global emerging markets. The Russell 2000 index is an unmanaged index of small cap securities which generally involve greater risks. Barclays Capital U.S. Aggregate Bond Index is made up of the Barclays Capital U.S.

Government / Corporate Bond Index, Mortgage-Backed Securities Index, and Asset-Based Securities Index, including securities that are of investment grade quality or better, have at least one year to maturity, and have an outstanding par value of at least \$100 million. The MSCI EAFE (Europe, Australia, and Far East) index is an unmanaged index that is generally considered representative of the international stock market. These international securities involve additional risks such as currency fluctuations, differing financial accounting standards, and possible political and economic instability. The Dow Jones-UBS Commodity Index aims to provide broadly diversified representation of commodity markets as an asset class. It is not possible

Barclays Capital U.S. Intermediate Credit Bond Index measures the performance of investment grade corporate debt and agency bonds that are dollar denominated and have a remaining maturity of greater than one year and less than ten years. Barclays Municipal Bond 1-10 Year Blend Index measures the performance of municipal bonds with maturities between one and 10 years. Barclays Global Aggregate Index is comprised of several other Barclays indexes that measure fixed income performance of regions around the world. The Russell 2000 index is an unmanaged index of small cap requirities which generally involve greater risks. Keep in mind that indexes are unmanaged and individuals cannot invest directly in any index. Index performance does not include transaction costs or other fees, which will affect the actual investment performance. Individual investor results will vary.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP (with flame logo) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Raymond James & Associates, Inc., Member New York Stock Exchange/SIPC

ETER R. ABULS

Senior Vice President, Investments Managing Director T 312.869.3843

RICHARD A. BONE, CFP® Senior Vice President, Investments Managing Director

T 312.869.3844

Senior Vice President, Investments Managing Director T 312.869.3845

JAMES A. ELLER

CARRIE LIND, CFP® Financial Advisor T 312.869.3846

PAUL A. JESINSKIS, CFP® Financial Advisor T 312-869-3823

JENNIFER M. SCHOLS Registered Practice Coordinator T 312.869.3847

MINERVA CALVETTI Senior Registered Client Service Associate T 312-869-3849

LIZ LEVASSEUR Senior Client Service Associate T 312.869.3848