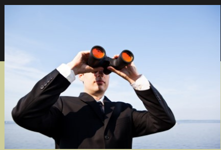
SΨNERGOS Financial Group



Market Pulse

March 2019

Did You Know?
We Are Rebranding

I am excited to announce that our new company name will be: The Wealth & Wellness Group.

It's an important name change that supports my belief that a successful work life and retirement isn't just about money. In other words, our goal is to not only make sure you don't ever run out of money but also family, friends, good health and time.

From the get-go, I have tried to incorporate this philosophy by writing about non-financial things in our newsletter as well as creating tools and resources that support this mission.

Over the next few months, we will continue to rebrand the business along these lines, including a new website logo and more. I am excited for the change and for the opportunity to bring more tools and resources into our client relationships.

SYNERGOS Financial Group will remain our parent company and will continue to show up on our regulatory filings. As a result, you may receive occasional mailing with our parent company name on it, or my business partners name (Osborn Wealth Management) as we organize things with TD Ameritrade.

Early Blooms From The Stock market

March is here and we are one step closer to Spring flowers and recovering from a lost hour of sleep. As far as the markets go, they have been wide awake and blooming so far this year. Both the Dow and S&P 500 are up 11% after a dismal end to 2018.

For the month, The Dow jumped 3.7% while the S&P 500 settled in at 3%. The best starts since 1987 and 1991 respectively, and a sign that further gains may be ahead. Data compiled by LPL Financial show that, in 25 of 27 occasions since 1950, the S&P 500 has posted gains in the final 10 months after rising in January and February.

These numbers come on the back of decreasing trade tensions with China, along with a Federal Reserve pledge to be patient with any further rate increases. Economic data seems to support the markets move higher. The U.S. economy grew at an annualized rate of 2.6% in the fourth quarter of 2018, which was above expectation of 2.2% but slightly slower than the 2.9% growth rate of 2018.

Other early reports for the month include a robust reading of 64.7% for the Chicago Purchasing Managers Index. which measure the economic health of the manufacturing sector. U.S. homeownership in the fourth quarter also rebounded nicely to a 64.8% and consumers are now showing signs of a rebound with an unexpected jump in consumer confidence last month.

While the market has been hot, we wouldn't be surprised to see it pause here. All the good news is competing with clear signs of slower global growth, week industrial production and retail sales numbers in the US and a potential "Earnings recession." increasing expectation that we could see corporate earnings growth flat-line to zero.

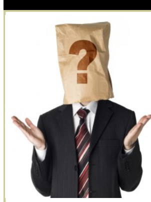
While this negative news about earnings may be a catchy headline, it's important to point out that there is a major difference between a short term decrease in corporate earnings and an all-out collapse driven by an economic recession. It's very common and often benign to see earnings pause, especially after major growth in 2018 and an extended government shutdown, plus frigid start to the first quarter. We see this as nothing more than the first step to normalize expectations for future corporate growth.

That being said, opportunities exist in this environment. Tech stocks have rallied nicely to the tune of about 14% but are still about 7% below their September highs. Utilities have also underperformed the broader market and not only may be poised for a break-out, many offer solid divided yields north of 4%.

Finally, we continue to feel health care will provide solid long-term gains thanks to the combination of an aging population and technological advances within the industry.

Robert Laura & Drummond Osborn

Test Your Knowledge



1) What was the minimum wage in 1965?

2) The "Red Scare" was the fear of the spread of what?

3) In what year was the Berlin Wall erected? What year did it come down?

4) What year did Star Trek debut on TV

One of the primary ways we grow our business is through client referrals.

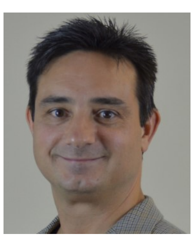
We never charge to meet with new clients and discuss their current situation.

Many times people just don't know who to trust and want an **unbiased second opinion** from a trusted expert and **fiduciary.**

Direct Referral Calls:
248-890-0834

Our Services…

- Flat-Fee Second Opinion
- Investment Management
- Do-It-Together Investing
- Retirement Plan Reviews
- Seminars and Workshops



Robert Laura, AAMS, CMFC, CRPC

SYNERGOS Financial Group
690 Hope St., Suite B
Brighton MI 48116
(888) 267-1138
rl@robertlaura.com

Social Security Should Start At Age 80

I know that sounds absurd, but not if you understand the history of Social Security and the social stigmas that the current age of 62 creates.

A quick history lesson reveals that when Social Security was enacted in 1935, very few people were actually supposed to live long enough to receive it because average life expectancy was only 61.8.

This age was established based on a combination of medical opinions and government research.

The statistician, Frederick Hoffman, said that the age of productivity encompassed the years between 15 and 65. All other years were demarcated as unproductive.

Isacc Rubinow, a pioneer of the Social Security movement, proclaimed that 65 should be regarded as old since it is the dawn of disease and decline.

Back then the average work week was not only 55 hours, but it was much more physically demanding than today.

The program was designed to get old, deteriorating people out of the work-place, and give them a humane way to lived out their last few years. Not the romantic picture of how retirement is perceived today, but these are the hard truths we must consider.

This is important because our current system continues to portray people ages 62-65 as old and less capable. It's the foundation for ageism and one of the key reasons that it is harder to find work after age 50.

Now let's apply some simple math to the social security equation. Today, average life expectancy has grown by about 30% since 1935. Therefore, in order to keep pace with the original plan, we would have to adjust the age in which early benefits were available to age 80 and 86 respectively.

As you might expect, adjusting the benefit ages by this amount would save enormous amounts of money and we will never have to worry about it going bankrupt. But I don't want you to focus on the financial implications, but rather the social ones.

If we move the time in which society labels people as old and less capable to age 80, how would you feel about someone who is age 60 or 65? These people are suddenly middle age workers, with 20 or more years before they may retire. Additionally, those who are at or near age 80, can still work if they want or turn their attention to other pursuits for another 20 or so years. A 20-year retirement time frame would also make it easier for people to accumulate enough savings to last throughout this next phase of life.

I realize I'm not going to get asked to run for congress with an opinion like this, but the reality is, we have come a long with aging and longevity and therefore, we need to look at our social policies in a way that will open more doors for our aging population rather than closing them off.

Trivia Answers

1) $1.25 which is the inflation equivalent of $9.96 today

2) Communism

3) Erected in 1961, officials reopened it in 1989 and physical destruction began in 1990

4) "To body go where no man has gone before" debuted on Sept 8, 1966 on NBC

Source: BestYears.com