

# A Review & Update



Q3 2021

## WEALTH SOLUTIONS CAPITAL MARKETS REVIEW

INDEX	PERIOD ENDING SEPTEMBER 30, 2021					
U.S. Equity Markets	Qtr	YTD	1 Yr Return	3 Yr Return	5 Yr Return	10 Yr Return
S&P 500 TR USD	0.58	15.92	30.00	15.99	16.90	16.63
Russell 3000 TR USD	-0.10	14.99	31.88	16.00	16.85	16.60
Russell 3000 Value TR USD	-0.93	16.58	36.64	9.94	10.94	13.48
Russell 3000 Growth TR USD	0.69	13.49	27.57	21.27	22.30	19.40
Russell 2000 TR USD	-4.36	12.41	47.68	10.54	13.45	14.63
Russell 1000 TR USD	0.21	15.19	30.96	16.43	17.11	16.76
Non-U.S. Equity Markets						
MSCI ACWI Ex USA NR USD	-2.99	5.90	23.92	8.03	8.94	7.48
MSCI EM NR USD	-8.09	-1.25	18.20	8.58	9.23	6.09
Fixed Income						
Bloomberg US Agg Bond TR USD	0.05	-1.55	-0.90	5.36	2.94	3.01
Bloomberg US Treasury US TIPS TR USD	1.75	3.51	5.19	7.45	4.34	3.12
Real Assets/Natural Resources						
DJ US Select REIT TR USD	1.25	24.48	40.56	8.32	5.68	10.53
S&P North American Natural Resources TR	-2.48	29.43	53.93	-1.91	0.68	1.83

Past performance is not a guarantee of future results.



**GDP (LAGGING  
INDICATOR)**

**Q2 2021 (Third Estimate)**  
Increased at annual rate  
of 6.7%



**EXISTING  
HOME SALES**

**Through August 2021**  
Decreased by 2%



**UNEMPLOYMENT  
RATE**

**Through August 2021**  
Decreased to 5.2%  
(seasonally adjusted).



**CONSUMER  
PRICE INDEX**

**August 2021**  
Increased by 0.3%  
(seasonally adjusted).

Q3 2021



## PARTICIPANT PERSPECTIVES

### SWITCHING INVESTMENTS

Your retirement plan gives you the flexibility to change your investment choices. Here are some instances when you might consider making a switch.

#### When Your Retirement Is Drawing Closer

Making your investment decisions based on the number of working years you have ahead of you is key to successful retirement investing. So, too, is basing your investing decisions on your tolerance for investment risk. Younger participants with many years left until retirement may be able to take on a higher level of investment risk since their long-term investment horizon gives them time to ride out any downturns in the investment markets. As you near retirement, you probably can't afford to take excessive risk with your retirement assets.

If you plan to retire in five years or less, it may be appropriate to shift from a strategy of growth to one that seeks to protect your assets. By emphasizing asset preservation, part of your retirement plan portfolio may be protected if the stock market falls significantly.

#### When Your Tolerance for Risk Changes

It's important to have a long-term perspective as a retirement plan investor since the market can have periods of volatility. However, your tolerance for the market's fluctuations may change due to unforeseen financial occurrences throughout your life—the loss of a job, the need to save for a child's college education, or a health crisis. If it does, you may want to review your asset mix to see if you can restructure your portfolio so that you are more comfortable with its risk level.

#### When Your Portfolio Needs to Be Rebalanced

You should choose how to allocate the investments among the different asset classes in your retirement plan account by considering your time frame for investing, your tolerance for investment risk, and other assets you may own. However, any change—up or down—in one investment class can throw your allocations off balance. When that occurs, you may want to rebalance your

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