

Pink Wealth Management Group

ONE YEAR IN STILLWATER!

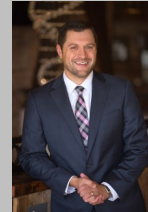
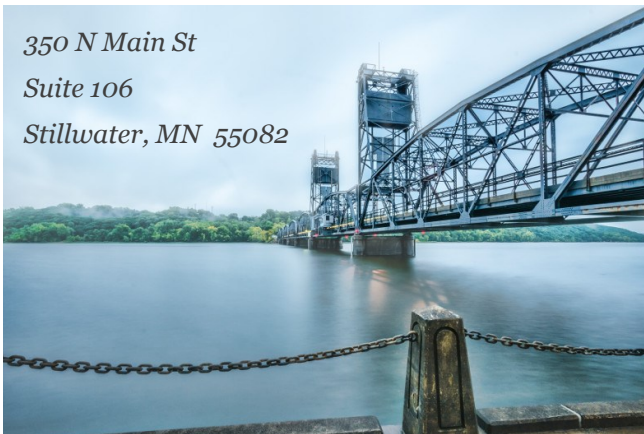
We are very excited to celebrate the one year anniversary of our move to RBC Wealth Management in Stillwater, Minnesota! Our team made the transition to RBC's Stillwater office in mid-October of last year, and we couldn't be happier. Our office is now located right on Main Street in downtown Stillwater on the corner of Main and Mulberry.

Since the move, we have enjoyed seeing many more familiar faces come to visit us in our new space! It has been wonderful meeting with clients that we haven't seen in a while, as well as clients we are seeing for the very first time. Our first Stillwater summer has been fun filled as we have explored the city's many shops, restaurants, and admired the beautiful scenery of the St. Croix River.

We would like to extend a heartfelt thank you to all of you for your continued support and encouragement during this very important transition for our group, our clients, and their families. Thank you for the trust you have placed in us.

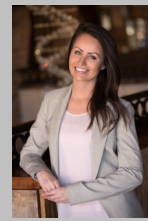
"Thank you for the trust you have placed in us"

350 N Main St
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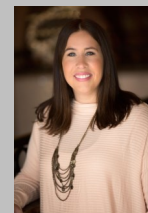
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WELCOME GINA PEYER!

Please join us in welcoming our newest team member to the Pink Wealth Management Group, Gina Peyer.

Gina brings over 10 years of experience to the group, starting with RBC as an intern in 2006, and accepting a full-time position in our Stillwater office in 2008.

Gina attended the University of Wisconsin - Milwaukee, graduating with a degree in business with an emphasis in marketing. Gina and her husband Nick reside in Hudson, Wisconsin with their one-year-old son Garrett, dog Willow, and are expecting their second child in May of 2018.



From left to right: Garrett Peyer, Nick Peyer, & Gina Peyer

“Please join us in welcoming our newest team member to the Pink Wealth Management Group, Gina Peyer”

IN MEMORY

This summer we lost a dear friend and client with the passing of Donald Wallick.

Don touched many of your lives, but for those who did not know him personally, you may have seen and admired the intricate model ship he gifted to our group which we have proudly displayed in our offices over the years.

Clients and passersby alike have delighted in viewing its craftsmanship and enjoy hearing Don's story. We still marvel at it every workday. And to think he made over 30 of them!

We will very much miss talking with Don, as his calls into the office were always more oriented toward "how is your family doing?" He is now back with his beloved wife Donna of 61 years. Cheers to you Don, you will be missed by many.



Photograph taken by: John Berthiaume



SHOULD YOU “PULL BACK” FROM A BULL MARKET?

Provided by RBC Wealth Management and Thomas D. Pink

In early 2015, the current bull market hit a milestone when it became the fourth-longest run-up since World War II. But such a long-running rally presents investors with a dilemma: Should they stay invested and hope for more profits, or cash out to “lock in” gains?

That isn’t an easy question to answer — and it’s especially hard this time around, when the investment gains have been so substantial. Consider this: The Standard & Poor’s 500 index has more than tripled since it bottomed out in early March of 2009, which means that a \$10,000 investment at that point would now be worth more than \$25,000. So, if you owned an equity portfolio that mimicked the S & P 500 during that period of time, or even just held a diverse group of stocks, you probably did pretty well over the past six years.

Furthermore, the key factors that have contributed to this bull market — low interest rates, low inflation and generally strong corporate earnings — are still at play. But change appears to be on the horizon. Although economic growth has been slower than anticipated in recent months, expectations are that it will again speed up, allowing the Federal Reserve to raise short-term interest rates later this year. Uncertainty over the timing of this rate has been unsettling for both stocks and bonds.

“Should they stay invested and hope for more profits, or cash out to “lock in” gains?”

Given the sheer length of the bull market, it’s not surprising that some analysts think we are overdue for a “correction” (a 10 percent decline in the market over a relatively short period of time). Yet, it’s almost impossible for anyone — even the so-called market “experts” — to predict when it will happen. And since that’s the case, you’re better off not worrying about when, or if, you should pull back from the market to consolidate your gains. Instead of trying to “time” the market, ask yourself some basic questions:

- *Am I properly diversified?* You can’t control the external events that affect investment prices — but you have *total* control over your own portfolio. And the best way to position your portfolio for all markets is to ensure that it’s properly diversified. At any given period, stocks may be moving up while bonds are down — or vice versa. If you only owned stocks, and the stock market stumbles, you will likely face big losses. But if you spread your investment dollars among domestic and international stocks, different types of mutual funds, corporate, municipal or government bonds and other vehicles, you can reduce the impact of volatility on your holdings and give yourself more chance of success. ...*Cont. on page 4.*

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• *Am I taking on too much risk — or too little?* If you consistently become frustrated by short-term declines in the financial markets — and the accompanying results on your investment statements — you might be taking on more risk than the amount with which you're comfortable. If that's the case, it may make sense

for you to shift part of your portfolio from growth-oriented stocks to other vehicles, such as bonds or slower-growing, dividend-paying stocks. This move may provide you with some peace of mind, but you will also have to accept that your overall returns are likely to be lower. Conversely, if you are unsatisfied with your portfolio's performance, and you know that you need more growth to achieve your long-term goals, you might need to shift some assets from more conservative investments into more aggressive ones. Ultimately, you need to balance your risk tolerance with your hoped-for returns.

It's a good idea to ask these two questions in any economic environment. In doing so, you keep your focus on the "basics," such as diversifying your holdings, being aware of your risk tolerance, owning quality investments, and so on. This way you can continue making progress toward your long-term goals — in up, down and "sideways" markets.

This article is provided by Thomas D. Pink, a Financial Advisor at RBC Wealth Management. The information included in this article is not intended to be used as the primary basis for making investment decisions. RBC Wealth Management does not endorse this organization or publication. Consult your investment professional for additional information and guidance.

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(07/15)

CONGRATULATIONS!



Tom Pink & Steven Nelson

I had the pleasure to see my former college hockey coach (also good friend, and now - client) Steve Nelson get inducted into our UW-Superior athletic Hall of Fame.

Congratulations Coach- I have learned so much from you!



Tom Pink & Angie Mixner

Angie recently retired from her 55 years with the L.A. Amundson Investments office in Sioux Falls, South Dakota. We all hope to be as sharp and energetic as Angie someday! To say 'well deserved retirement' would be an understatement. Thanks so much, Angie.



Amundson Office in Sioux Falls, SD

FROM TYANNA'S DESK



RBC will launch it's mobile app for iPhone 5 and later users in January of 2018. The app will allow you to view your account values, individual holdings and performance.

Shortly after the initial launch, you will be able to deposit checks into your Non-IRA RBC brokerage accounts via your mobile device, view your RBC Wealth Plan, and get up to date market values through the stock symbol search tool. You can access the app by using your existing RBC Online account access username and password.

You can download the mobile app through your iPhone® App Store. Android® compatibility to follow.

Reminder:

Sign up for your RBC online account access via our Pink Wealth Management Group website listed below. Click 'Register Now' in the upper left hand corner of the page to sign up!

www.pinkwmg.com



"RBC will launch it's mobile app...in January of 2018"

TEAM PHOTO BOOTH



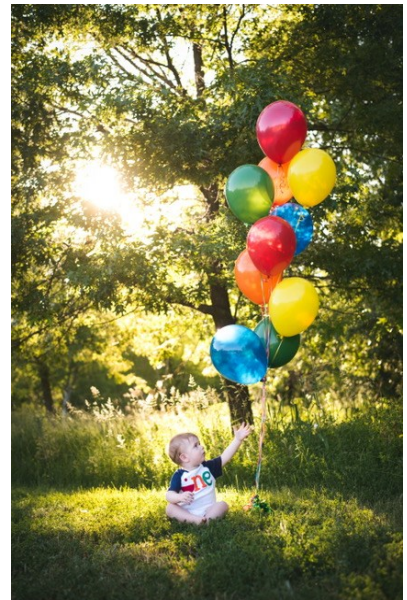
Delaney Pink

Delaney started her first year playing soccer this summer! She really enjoys the sport and is excited to play again next season.



Tyanna, Collin, & Cayden

Tyanna, Cayden, and Collin, took their first trip to Walt Disney World® this August. The boys loved visiting the magical amusement park.



Garrett Peyer

Garrett celebrated his first birthday on June 14th of this year! He enjoyed smashing the cake and the bubble bath that immediately followed!



From Left to Right: Tom Pink, Tyanna Graner, & Gina Peyer

TOM'S CORNER

Where do I start? I am so appreciative of the effort and support from so many colleagues here at RBC Wealth Management. This includes employees from our home office in Minneapolis, as well as fellow team members here in our Stillwater Office who have been incredibly gracious. Most specifically of course, I owe enormous gratitude to Tyanna and Gina. I will forever be grateful for the effort they both put in to our transition from our previous firm. We all have busy family lives, and the amount of hours and effort they put into our transition was so impressive. It is something I will never forget. Each of our respective families are also owed a BIG "Thank You" as well for 'holding down the fort' at home as we were here in the office so many late evenings and weekends during the transition. It has been a fun year, that has gone by incredibly fast.

Our first year here has confirmed our decision and confidence in RBC Wealth Management being the best firm to partner with for our clients' needs and opportunities going forward. During our transition we have also received many new referrals who have now become new clients, so for that we thank you as well. We are humbled by your support, and how quickly and impressive it was with everyone transferring along with us.

A reminder as we approach year-end, it is especially important to have communication regarding end of year tax planning, portfolio rebalance discussions, and general financial planning needs. We are here to help!

-Tom



**Wealth
Management**

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