



MARKET *Highlights*

November Brings Post-Election Rally

The equity markets rallied on the election results with the expectation that the new administration’s agenda of lower taxes, tariffs and other incentives would stimulate the economy. The Federal Reserve lowered interest rates by 25 basis points but suggested the path of additional rate cuts may be less certain given the strength of the economy. The breadth of the current stock market rally is encouraging; investors are allocating more assets to small cap and other stocks likely to benefit from lower interest rates and economic growth. The narrowing performance gap between *Technology* and other sectors may continue to fuel a fourth-quarter rally.

*See our [Weekly Recap](#) or [Quarterly Investment Update](#) for in-depth commentary.
To subscribe, email clientservices@pgimc.com.*

INVESTMENT *Spotlight*

Integrating Investment Management & Financial Planning

With our **distinctive investment approach**, we tailor investment portfolios to each client’s specific objectives. Engaging with **our financial planners to work alongside your portfolio manager** enhances our ability to provide an investment strategy that continues to effectively meet your goals as circumstances and needs evolve.

Financial planning is an **essential tool to address financial concerns in every stage of life**. It can help you prepare for, or adapt to, significant events to stay on track to meet your financial goals.

We can work with you to **create a long-term plan, develop a targeted strategy** to meet a particular goal, or provide financial consulting to **address specific questions or concerns**.

Our **straight-forward collaborative approach** provides a **manageable process** for clients to take advantage of the benefits of financial planning. Contact us to learn more about integrating financial planning with your investment management.

To schedule a portfolio review, call Client Services at (800) 404-6693.

FINANCIAL *Planning*

The Power of Investing in a 401(k)

Regularly contributing to your 401(k) is crucial for your financial future.

- **Tax Benefits:** Pre-tax contributions reduce your taxable income. Roth contributions provide tax-free withdrawals in retirement.
- **Employer Matching:** “Free” money to enhance your savings.
- **Compounded Growth:** Accelerates your savings growth over time.
- **High Contribution Limits:** Allows for greater savings compared to other retirement accounts.

How can Pacific Global help?

- **Create a cash flow plan** to help you maximize your contributions
- **Provide consulting** to guide you in selecting your 401(k) investments
- **Develop a financial plan** to help you meet your retirement needs

To schedule a free consultation with a Pacific Global financial planner, call Client Services at (800) 404-6693.

PROFESSIONAL *Highlight*

Becky Farrant, CFP®



Certified Financial Planner®

- Joined Pacific Global in 2005
- Registered Investment Adviser Representative

Clients appreciate the **ease of her collaborative approach** to help them **meet their specific needs and achieve their goals**.

- Serves as a Compliance Officer supporting our Client Services team
- B.S. degree in psychology from Geneva College
- An avid reader and coffee lover; enjoys traveling, time with her family and volunteering

Read more about Becky and our Team at www.pacificglobal.us

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