

2017 Q4 Atlas Insights



A Look Back

As the 2017 market analyses have begun rolling in, so too have the reports of long and strong positive performance from almost every corner of the market. One Wall Street Journal (WSJ) year-end report¹ summarized: "Sure, U.S. stocks had solid gains. But investors who bought copper, Argentine stocks, and lumber futures would have also ended the year with hefty profits."

In particular, the S&P 500 Index has been on a record-busting tear, experiencing positive total returns every single month last year. This is "the first time in records going back to 1970 that's happened," reported the WSJ, along with the observation that these returns were delivered in an exceptionally smooth ride, with the fewest up-or-down return swings of 1% or more since 1965.

What are we to make of all this? As always, we turn to evidence-based investing, disciplined rebalancing, and your personal map and plan to guide the way – whether it's to enlighten us during dark and scary markets, or to offer a clear lens through which to view the recent rose-colored returns.

Has the smooth ascent lulled you into forgetting what it feels like to be afraid? (Remember 2008?) 2017 market growth has been gratifying indeed. But if your highest-flying holdings have significantly outpaced your planned allocations to them, your map and plan tells us when it's time to get back on target, replacing blind ambition with thoughtful, "buy low, sell high" rebalancing.

Has the unprecedented run left you a little nervous? When it comes to market returns, there's plenty of evidence to suggest that nothing this good lasts forever. But is there a right way to respond to this rational concern? Again, your map and plan informs us on how and when to rebalance back to target in high-rising markets by shifting a portion of past gains away from market risk, without diminishing your desired exposure to future expected growth.

In short, whether current markets leave you enthused and excited, fearful and fretting, or a little bit of both, we remain committed to:



- (1) applying evidence-based investment theory to your portfolio management,
- (2) adhering to your map and plan as our ongoing path, and
- (3) incorporating rules-based rebalancing to help maximize your expected returns while minimizing the market risks

involved.

No strategy is guaranteed to succeed, but we continue to believe ours is the most practical approach to achieving your financial goals, come what may in 2018.

On that note, we wish you and yours a healthy, prosperous and peaceful year ahead. Please let us know how we can help.



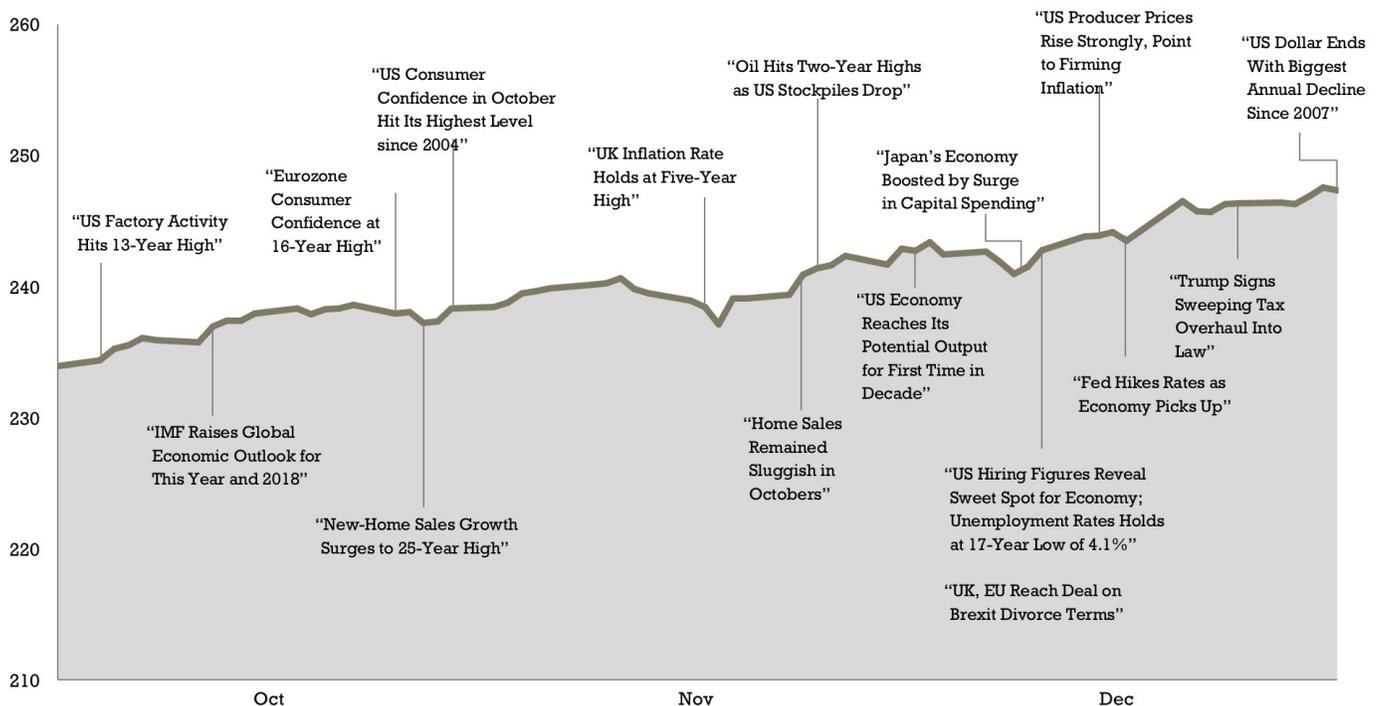
¹ <https://blogs.wsj.com/moneybeat/2017/12/29/the-year-everything-went-up-markets-in-18-charts/>

World Stock Market Performance



World Stock Market Performance

MSCI All Country World Index with selected headlines from Q4 2017



These headlines are not offered to explain market returns. Instead, they serve as a reminder that investors should view daily events from a long-term perspective and avoid making investment decisions based solely on the news.

Graph Source: MSCI ACWI Index [net div.]. MSCI data © MSCI 2018, all rights reserved. It is not possible to invest directly in an index. Performance does not reflect the expenses associated with management of an actual portfolio. Past performance is not a guarantee of future results.

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Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Market segment (index representation) as follows: US Stock Market (Russell 3000 Index), International Developed Stocks (MSCI World ex USA Index [net div.]), Emerging Markets (MSCI Emerging Markets Index [net div.]), Global Real Estate (S&P Global REIT Index), US Bond Market (Bloomberg Barclays US Aggregate Bond Index), and Global Bond ex US Market (Citigroup WGBI ex USA 1-30 Years [Hedged to USD]). The S&P data are provided by Standard & Poor's Index Services Group. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. MSCI data © MSCI 2016, all rights reserved. Bloomberg Barclays data provided by Bloomberg. Citigroup bond indices © 2016 by Citigroup.

Investment Advisory services offered through Atlas Wealth Advisors, LLC.

Giving Back

190,000
MEALS EACH DAY

23 million
POUNDS OF FRESH
PRODUCE
LAST YEAR

70 million
MEALS LAST YEAR

7 million
POUNDS OF MEAT
OR OTHER HIGH
PROTEIN FOODS



Pay it Forward

Atlas Wealth Advisors will continue to partner with the North Texas Food Bank (NTFB) in 2018 by feeding a child for a month for every introduction you make to your advisor at Atlas Wealth Advisors.

We love meeting new people, especially when introduced to us by old friends, so we want to “pay it forward” - especially at this time of year when NTFB food supplies are 25-30% lower following the summer months.

The North Texas Food Bank (NTFB) is a top-ranked nonprofit relief organization, providing access to more than 190,000 meals each day for hungry children, seniors and families through a network of more than 1,000 programs and 200 Partner Agencies in our 13-county service area. In fiscal year 2016, NTFB provided access to some 70 million meals but the need for hunger relief in North Texas today is much larger.

To combat increasing food insecurity in North Texas, the Food Bank recently launched a 10-year plan to provide access to 92 million nutritious meals annually by 2025. NTFB is a member of Feeding America, a national hunger relief organization.

You can also help us support the outstanding efforts of the NTFB by keeping an eye out on [our social media pages](#) for announcements about special matching events & food drives.

