DeBoer Financial Group
Retirement and Estate Specialists

Financial *focus*

Second Quarter, 2016

Message from Jeffrey DeBoer, ChFC®

Happy Spring! It so wonderful to finally see the lakes full after some much needed rain! Of course our weather lately has felt more like the first quarter in the stock market! Warm, then cold… warm again, then cold and rainy again…

As you are probably aware, I had the wonderful opportunity to go on a trek in the Himalayans this spring. It was the experience of a lifetime and I share some of the top lessons I learned on the trek on Page 2 and 3. If you have not yet had a chance to read my daily blog from the trek, I encourage you to check it out at ***deboerjourney.wordpress.com!***

I am also very happy to announce that we have recently added a new member to our great team, Mike Smith! Mike joins us as a Client Service Advisor. Additionally, Bianca Jimenez recently obtained her IRS Enrolled Agent credential! Read more about these two exciting updates on Page 4.

You will find our Second Quarter Calendar of Events on Page 5. Please make sure to mark your calendar for our "Protecting Your Retirement" Dinner Workshop on June 9, and bring a friend or two! We have also included information for our Cybersecurity Workshop that will be held on Tuesday, May 17.

In this quarter's Economic Update, I share some of the primary areas we are focusing on right now in the economy as well as some tips on what investors should do during these volatile "roller-coaster" rides. Remember… we are here to help!!!

"Protecting Your Retirement"

To help introduce your friends to our firm, we invite you and up to four of your guests to join us for a special Dinner Workshop at our office in Roseville.

Thursday, June 9, 2016 at 5:30 p.m.

Come and enjoy dinner, while Jeffrey DeBoer provides a critical update on current economic conditions and reviews some important strategies that every person in or near retirement should consider.

This will be a fun and educational evening and we just ask that you please invite a friend or two who could use this useful information!

For more information or to RSVP, please contact Lori Fletcher at (916) 797-1888.

975 Reserve Drive | Roseville, CA 95678
Tel (916) 797-1888 | Fax (916) 797-4986 | info@deboerfg.com | www.deboerfg.com

Lessons from Mt. Everest Base Camp

I recently had the fortunate opportunity to go on an amazing journey, trekking to Mt. Everest Base Camp in Nepal. It was an experience I will never forget and I was able to bring home several life lessons that I want to share with you here. Many of you may have joined me as I chronicled my journey daily from the Himalayans. You can read my daily post on our website or by going to ***deboerjourney.wordpress.com****.*

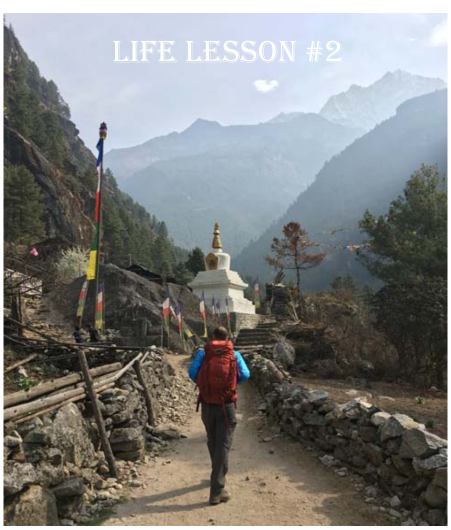
As I reminisce about our trek through some of the most beautiful mountains in the world and share with you lessons that I learned, I try to keep in perspective how uniquely different our lives are here in America. Yet…as I will share, some of the happiest, most humble, and hardest working people I have ever met live in Nepal

"It's not the mountain we conquer but ourselves."
Sir Edmund Hillary

I really like this quote from Edmund Hillary, the first climber to summit Everest in 1953. Over the years, it probably has meaning for all of us. At one time or another, everyone has a problem (a mountain) in their life that they need to overcome. Many people may never have a desire spending two weeks climbing to the base of the world's tallest mountain, but we've all had metaphoric mountains that sometimes seem insurmountable. Many times it is not the mountain we need to conquer, but maybe our own fears, uncertainties, feelings, or thoughts.

About two hours below Base Camp, my altitude sickness almost prevented me from making it. As the rest of my group forged ahead, I sat on a boulder guzzling water trying to endure my pounding headache and dizziness. One of our guides and a porter waited with me to guide me down to a lower elevation. For the first time, I came to terms with impending failure. I was forced to make a decision. I asked them to wait a few minutes and let me rest. I decided that I was not going to give up… I was going to Base Camp. They were somewhat surprised, yet supportive, of my decision. We continued our ascent over shale and boulders more slowly and steadier than ever. Looking back, I know I overcame a lot to make it to Base Camp, including possibly some self-doubts and fears. The point is…I made a decision, stuck with it, and did not give up. I also had support along the way…my guide and porter who were with me every step of the way, the thoughts of those of you supporting me from afar, and the cheers of my fellow trekkers as I rounded the corner below Base Camp.

As we face mountains in our lives, I learned from this experience that we need to make decisions without waffling, deal with our fears and uncertainties, and know that we are never alone.

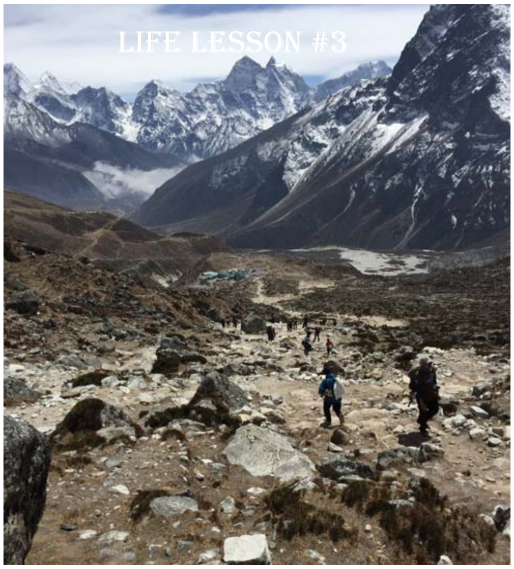


"By failing to prepare, you prepare to fail."
Ben Franklin

One of the first lessons I learned before I ever went to Nepal was from my new coach and friend, Jim Geiger. Jim first came across this quote in 2008 as he prepared to summit Denali and lived by the words as he prepared himself for summiting Everest in 2014. Jim later admitted that he was nervous early on if I had enough time in the short three month period to be prepared enough for the Base Camp trek.

We implemented a very defined plan that covered every aspect of my journey. I prepared my body through regular cardio on the "mountains" around Northern California, leg strength workouts, and high protein/low carb nutrition. I also prepared with the proper trekking gear, medical evacuation insurance, immunizations, preventative prescriptions for the trek, and research from our trekking company and any one else I could talk to! Without this plan and strong follow-through, I would have definitely failed.

Life is the same…whether it be overcoming those figurative "mountains" in our lives, accomplishing our "bucket list" dreams, or achieving a very comfortable retirement… without a well thought out plan and thorough follow-through, our chances for success are minimal.



"Life is a journey not a destination."
Ralph Waldo Emerson

Experiencing this trek reminded me so much of how we live our hurried lives. How many times do we just run ragged to reach our destination without stopping to smell the roses and enjoying the journey along the way?! I am guilty of this often. Our Nepali guides constantly reminded us to take things "slow and steady". We only needed to think about the step right in front of us.

If you plan to travel to somewhere you have never been, tackle something on your "bucket-list", or aim to achieve other personal goals, just start doing something even if you need to take small steps at first. Start by listing out the places you want to travel to, research a dream on your "bucket-list", or map out some steps you might consider in achieving other personal goals. The key is to start taking small steps toward your dreams and goals no matter how small they may seem.

As we ascended toward Base Camp, it was important to not get ahead of ourselves, which is not easy for me! During rest and water breaks, I learned to not only catch my breath and re-energize, but to also "live the experience", before our guide uttered the phrase "jum-jum…let's go". Reaching Base Camp was the goal, but the challenge and journey was really what it was all about. Walking slowly allowed the blood to acclimate better at higher altitudes, but it also allowed more time to stop, admire the beauty of my surroundings, and to be present in the moment. Now that I am home, I will need to remind myself of this constantly in daily life. It is certainly a great lesson for all of us.

"Happiness does not depend on what you have or who you are. It solely relies on what you think."
Buddha

One of the greatest lessons I learned in the Himalayan mountains was just how fortunate we are in America, yet how unhappy we can be at times. We take so much for granted…a warm bed, clean water, electricity, warm clothes, good food, education, grocery stores, transportation, shoes, freedom of choice, heaters, Home Depot around the corner, traffic lights…the list goes on and on. While we trekked along "slow and steady" with backpacks containing maybe 25 pounds, sherpas and porters raced without complaint up the mountains ahead of us, sometimes carrying up to 150 pounds or more. Many wore shoes or clothes clearly not designed to climb a mountain. They pushed themselves to the limit daily, risking their own lives for as little as $3 to $5 a day, so that trekkers and climbers could have this amazing experience. They suffer from the cold and altitude over and over because they have families to feed and this is their livelihood. We had to "survive" these elements for just two weeks.

Standing among the tallest mountains in the world was humbling, but watching how hard the Nepali people work without complaining was among one of the greatest lessons I took home with me. The children were even more amazing. They sometimes hike five miles up and down mountains in their uniforms to go to school each day. Every child we saw was so full of life and they were always happy. It certainly wasn't because they had material things. What made them the happiest? Giving them a big smile and "Namaste" and slapping them a high-five. The hard working Nepali people and "full of life" children really taught me that happiness does solely rely on what you think, not on what you have, or who you are. I am becoming more eternally grateful for everything I have in my life.

"There are only two days in the year that nothing can be done. One is called Yesterday and the other is called Tomorrow. Today is the right day to Love, Believe, Do and mostly Live." **Dalai Lama XIV**

One of the greatest lessons I brought home with me is to make the most of every opportunity that's been given to us. So many of us put off until tomorrow what can be done today. So many of us may deny ourselves happiness because we fail to take advantage of the opportunities presented to us. What happens when there is no tomorrow?

On the trekking trail, everyone always says Namaste (hello) and encourages each other along the way. Everyone is an equal on the mountain. Now that I am home, I realize how important it is to treasure the relationships we form along the way and take nothing for granted. We never know what tomorrow will bring. At the end of the day, accomplishing this ambitious goal was so rewarding in so many different ways. I pushed my limits over and over, which in turn can now open up so many more opportunities in life. The greatest lesson I have learned… ***Anything is possible. Today is the day.***

Exciting DFG Team Updates

Introducing Mike Smith

As we strive to take excellent care of you and your family, the benefits of continuing to build a strong cohesive team to share in this journey become even more important. The world moves at a much faster pace, with increased complexity, and having others to share ideas, strategies, responsibilities and support is a great benefit for all of us!

We are delighted to introduce Mike Smith as the newest team member of DeBoer Financial Group. Mike started in the financial services industry in 1997 and comes to us from Citigroup, where he was an Instructional Designer. In this position, he identified opportunities for improvement, made constructive suggestions, and helped brainstorm solutions.

Jeff has known Mike for almost 20 years and worked with him in the broker-dealer subsidiary of California Federal Bank. Mike has his Series 7, 24, and 63 securities licenses and his Life and Health insurance license. He will be taking on the role of Client Service Advisor here at DeBoer Financial Group. Mike brings a wealth of knowledge to our team. As we continue to grow our firm, he will be an intricate part of the DeBoer Financial Group family, as well as yours over time.

Mike and his wife, Janet, have four children. Outside of work, you will find Mike spending time with his family, enjoying the great outdoors, and participating in a variety of sports. Please join us in extending a warm welcome to Mike and his family as we team up to better serve you and your loved ones. We look forward to you meeting Mike when you come in to see us next!

Congratulations Bianca Jimenez!

We are proud to congratulate Bianca Jimenez for recently obtaining her IRS' Enrolled Agent Credential. With this status, Bianca joins an elite group of individuals who have earned the privilege of representing taxpayers before the Internal Revenue Service.

Enrolled Agent status is the highest credential of IRS awards. Bianca obtained this honor by passing a three-part comprehensive IRS exam covering individual taxes and business tax returns.

This is quite an accomplishment so please make sure to pass on your congratulations to Bianca the next time you see her in the office!

DeBoer Financial Group
Retirement and Estate Specialists

Calendar of Gold Medal Service Events

"Because our clients deserve the very best!"

April - June 2016

2016 Economic Update Workshop

Thursday, April 14 **10:00 am** **DFG Office**

Join us for an Economic Summit to discuss our economic forecast for the balance of the year and to answer questions on investors' minds during these turbulent times. We will also hear from Brad McMillan, Chief Investment Officer of Commonwealth Financial Network.

Cybersecurity Workshop

Tuesday, May 17 **10:00 am** **DFG Office**

Join us and learn the top 10 tactics used by fraudsters and the various ways you can start to protect yourself and your family. We will discuss data breaches, computer hacks, phishing, passwords and more. Identity theft is one of the fastest growing crimes facing Americans.

Protecting Your Retirement Dinner Workshop

Thursday, June 9 **5:30 pm** **DFG Office**

This event is for our clients to bring your guests to learn more about DeBoer Financial Group. We invite you and up to four of your friends to join us for an informative educational dinner. Jeffrey DeBoer will provide an important update on current economic conditions and will review some important strategies that every person in or near retirement need to consider. We just ask that you please invite a friend or two who could use this useful information!

We encourage you to please bring guests to our events! Registration is required for all events to help us plan accordingly. To register, please call DeBoer Financial Group at (916) 797-1888 or email lori@deboerfg.com.

Events may be subject to change. Advanced notice will be given.

Second Quarter Economic Update

Presented by Jeffrey W. DeBoer

First Quarter Summary

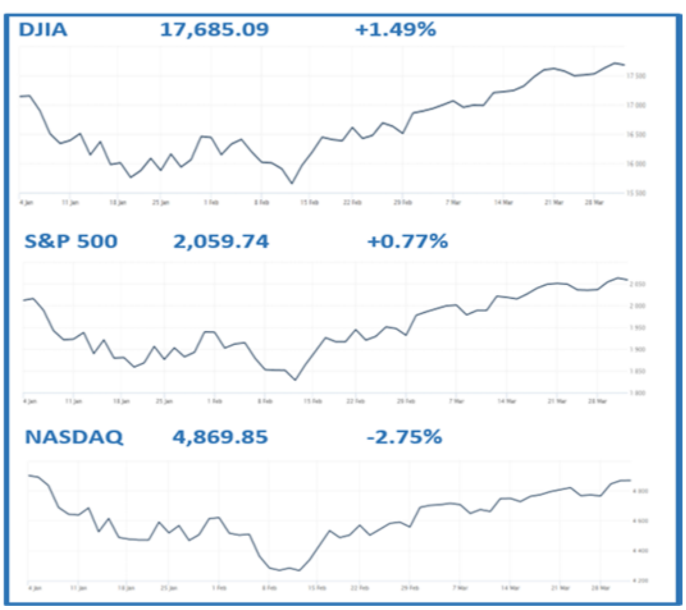
"After a storm comes a calm."

Those words by Matthew Henry, an English author who lived in the 1600's, best describes the first three months of 2016.

Investors experienced an unusually volatile first quarter and as of March 31st, the U.S. stock market ended the quarter higher than it started the year. Following its worst start to a year since 2009 and a fall of more than 10%, equity markets enjoyed an equally swift recovery of over 10% that more than cancelled each other out.

By the end of the quarter, the Dow Jones Industrial Average was up 1.49% for the year. The S&P 500 index was up 0.77% or about where it started. The NASDAQ fell 2.75% for the first quarter of 2016.

The quarter produced a V-shape chart that was filled with volatility. In short, the world had a scare about a U.S. recession and deflation and then recovered from it, all in less than three months. As a result, the Dow Jones Industrial Average saw its biggest quarterly comeback since 1933.



Q1 Facts

1	Markets followed a disastrous start with a strong quarter ending.
2	U.S. interest rates remained unchanged.
3	Oil prices outlook remained volatile.
4	Investors should remain **cautious.**

Fidelity Investments stressed to investors that although the U.S. markets seemed to have ended the quarter in a decent place, that, "We cannot, therefore, ignore the dramatic events of the past 11 weeks, even if they have left the world's biggest stock market exactly where it started."

Since investors should not ignore the dramatic events of the past quarter, what has changed since the year started?

Oil seemed to have found a bottom and prices have risen, with crude up more than 50% from its January low, while the dollar has weakened. Oil and the dollar tend to have an inverse relationship, with the dollar rising when oil falls and vice versa.

Oil remains more than 60% down and the dollar more than 20% up from their levels of summer 2014. These factors relieve some of the fears investors had over bankruptcies in the U.S. energy sector. *(Source: Fidelity.com 3/18/2016)*

Gold investors were rewarded this quarter. Gold often thrives as a haven in times of turmoil or as a protection against inflation. Gold prices soared 16.5% in the first quarter, but many analysts feel that gold prices might now be overinflated. *(Source: Wall Street Journal 4/4/2016)*

Last year was a strong year for the dollar, but Jeffrey Rosenberg, Blackrock's Chief Investment Strategist of fixed income feels the dollar will not appreciate as much in 2016 as it did in 2015. *(Source: Wall Street Journal 4/4/2016)*

Corporate profits are important for investors to watch. Fidelity suggests that currently corporate profits have been disappointing and many companies have guided us to expect worse.

A weakening dollar can strengthen overseas profits made by U.S. multinational corporations and a higher oil price can possibly avoid disaster for some energy companies' bottom line. As of now, analysts are preparing for a potential downturn in corporate profits.

Corporate share buybacks were high this quarter. At $95 billion in February, according to TrimTabs, the money U.S. companies spent on their own stock was the third highest in a month on record. Analysts are mixed as to whether corporations can continue to maintain this level of share buybacks moving forward and are projecting that most will scale back. Several companies have actually used cheap money from low interest rate loans to fund their buyback programs.

The U.S. stock market is trading at an earnings multiple of approximately 18, which is not considered historically cheap, therefore investors need to keep a watchful eye on earnings. *(Source: Fidelity.com 3/18/2016)*

Interest Rates

Again this quarter, interest rates and Fed watching continued. Investors were carefully watching federal funds rates in anticipation of a rate increase.

In December of 2015, the Fed raised interest rates for the first time in seven years and suggested that this was the beginning of anticipated rate increases. In December, Stanley Fisher, the Central Bank's Vice Chairman, said that for 2016, four interest rate increases "were in the ballpark." *(Source: Barron's 4/4/2016)*

That sentiment changed on Tuesday, March 29, when Federal Reserve Chair Janet Yellen said in a speech that various headwinds existed which made it difficult to justify aggressively increasing lending rates.

While global growth has become an issue, rising real interest rates have also weighed on both economic activity and financial market euphoria. Whether you agree with it or not, this seems to be the policy direction of the Federal Reserve. Even at the Fed, however, many aren't in agreement. Prior to this, several Fed members expressed a more hawkish view, suggesting that interest rates may indeed rise faster. *(Sources: Forbes 3/30/2016, Thestreet.com 3/30/2016)*

In the wake of Yellen's statements, markets cheered. The prospect of continued low rates is usually seen as good for stocks, and that is playing out. Longer-term, though, Yellen's stance raises deeper questions. *(Source: Barron's 4/4/2016)*

As for some overseas central banks, they are unclear in where rates can go, at least when it comes to exchange rates. Both the Bank of Japan and the European Central Bank cut rates further into negative territory this year and both saw their currencies strengthen. This is largely because markets perceive, perhaps correctly, that the banks can take rates no lower. *(Source: Fidelity.com 3/18/2016)*

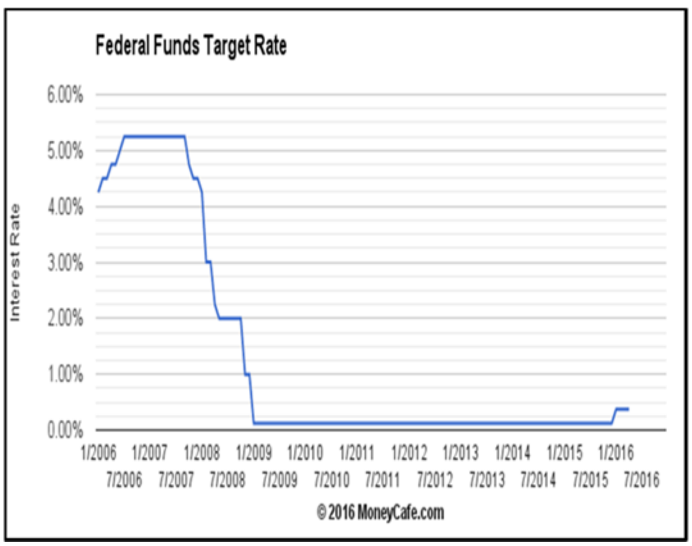
Are there still several rate increases in our future?

This will depend on the Fed's interpretation of primary indicators. At some point, improvements in employment and increases in inflation could encourage the Fed to aggressively raise rates.

As of March, the markets seem to be suggesting that a "low for longer" path remains the most likely course for rates. The Federal Open Markets Committee in March predicted two increases in the federal-funds target rate from the current 0.25-to-0.5% range. *(Source: Barron's 4/4/2016)*

How does the federal funds rate affect other interest rates?

The federal funds rate is an important benchmark in financial markets. It is the interest rate that the borrowing banks pay to the lending banks to borrow funds. It is negotiated between the two banks and the weighted average of this rate across all such transactions is the federal funds effective rate.



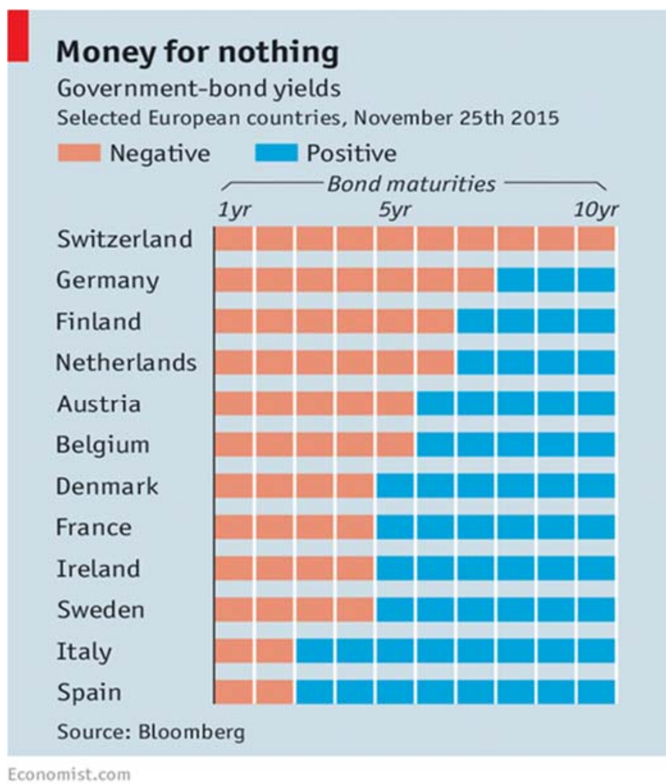
While the federal funds rate is only directly applicable to banks that lend to one another, it has become a benchmark for consumer and business loan rates. Business executives and investors keep a close eye on the federal funds rate and the FOMC's position on the economy to help them adapt their business plans accordingly.

The prime rate, for example, is established by banks and is offered to their best customers. It is used to determine interest rates for a variety of loans, including credit cards, car loans, small business loans, and home equity lines of credit.

Interest rates are still low by historical standards and as financial professionals, we watch them closely. Should you have any concerns about your holdings we would be glad to recheck your personal situation during your next review or at any other time.

Is it true some countries have negative interest rates?

Imagine a bank that pays negative interest. Depositors are actually charged to keep their money in an account. Crazy as it sounds, several of Europe's central banks have cut key interest rates below zero and kept them there for more than a year. In theory, interest rates below zero should reduce borrowing costs for companies and households, driving demand for loans. In practice, there's a risk that the policy might do more harm than good.



The European Central Bank cut rates again on March 10, charging banks 0.4 percent to hold their cash overnight. At the same time, it offered a premium to banks that borrow in order to extend more loans. Sweden also has negative rates, Denmark is using them to protect its currency's peg to the euro and last year Switzerland moved its deposit rate below zero for the first time since the 1970s. *(Source: Bloombergview.com 3/18/2016)*

When it comes to negative interest rates in the U.S., Kiplinger's Finance says, *"No Way."* They cite that many bond pros say subzero interest rates are unlikely because they wouldn't help the U.S. economy and could damage it. They feel that when it comes to the savings of the average American, subzero interest rates are a nonissue.

If necessary, you could fight back by sticking your cash in a safe-deposit box or finding an online bank that would pay you something. They point out that avid competition for the public's money in the U.S., as opposed to near-comatose demand in Europe and Japan, provides some assurance that yields in the U.S. will stay in the black. *(Source: Kiplinger.com 3/2016)*

Oil Prices

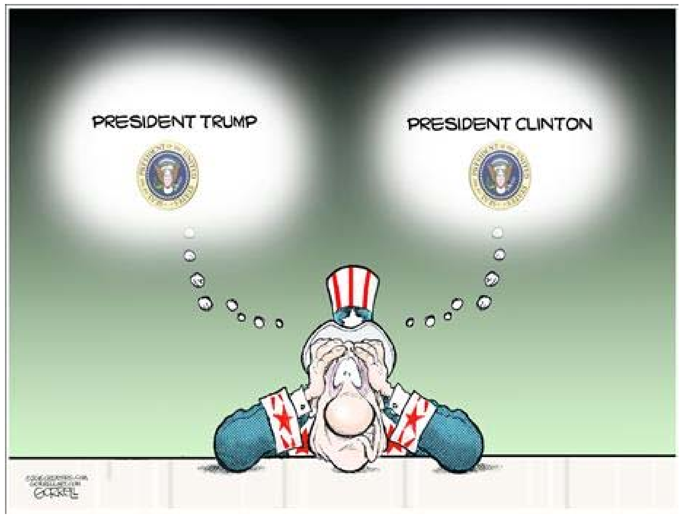
While oil traders may be disappointed with lower prices, this would seem to be good news for the U.S. economy. For years, politicians and consumers have griped about the high price of oil and how it hits consumers in their pocketbooks.

Now that gasoline prices have fallen below $2 a gallon in much of the country, except here locally of course, consumers will have more money to spend and stimulate the rest of the economy.

Although low energy prices are still better than high energy prices, a continued decline should worry investors about the possibility of smaller oil companies going bankrupt and the harm that could do to the market.

U.S. Elections

The U.S. presidential elections - scheduled for Tuesday, November 8th, 2016 - are not that far away anymore. We are still finishing caucuses and primaries. While there are definite front-runners, it's hard to make the final call yet as to who is going to represent each party and it's much harder to predict who is going to win this election.



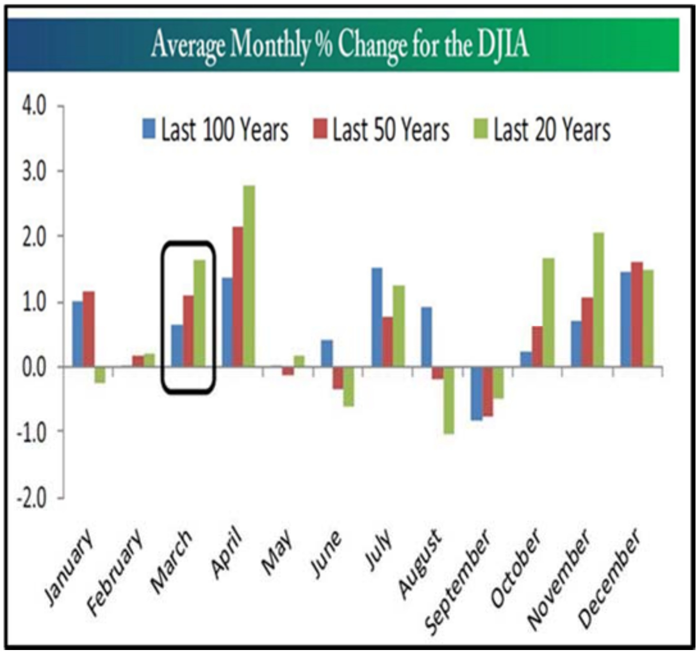
Different people have different views and that's true not only when it comes to politics but also to the implications of politics over the markets. Is candidate X winning or losing the election good or bad for the markets? At this point in time investors need to keep a wary eye on it. We will keep you informed of our thoughts on possible implications as things unfold.

Conclusion: What Should an Investor Do?

Investors are concerned about the market. After all, the market is once again back up. Historically, prior to 2016, March has been the fourth best month for stocks after December, November and April.

According to Bespoke Investors and Marketwatch, over the past 65 years, the S&P 500 has risen 42 times in March and fallen 24 times, with an average return of 1.06%. The positive returns of March 2016 will increase that number.

While the mood is cautious, Bespoke Investment Group's numbers show that April is not the cruelest month for investors. History shows that a positive March is typically followed up with a slight gain in April, and 2016 appears to be shaping up that way thus far. *(Source: Barron's 4/4/2016)*



Where do investors go from here?

The markets began the second quarter with companies reporting earnings, with mixed results. Oil prices, market volatility, interest rate decisions, and global growth worries will all factor in and possibly determine the future path of the market.

In the first quarter, U.S. stocks went from down 10.8% on February 11th to then gain 13.2% and finish the quarter up by over 1%.

Although this roller coaster ride allowed investors that stayed to return to a place near where they entered, people still might feel queasy. *(Source: Barron's 4/4/2016)*

This kind of wild roller coaster ride is very uncomfortable for many investors and we certainly understand that!

At the start of 2016, most analysts felt that bond yields had nowhere to go but up (meaning bond prices would fall) and the dollar would continue its ascent with gold prices dropping. They were wrong.

Moving into the second quarter, a positive jobs report encouraged investor confidence, but **CAUTION** is still the principal notion for investors, especially with the recent news of slower than expected economic growth in the first quarter.

What can investors do?

Safety comes with a price. According to Bankrate.com's March 30 charts, rates on one year certificates of deposit (CD's) were 0.28%. The average bank money market yield was 0.11%. Five year CD's were averaging under 1%. *(Source: www.bankrate.com)*

Investors are not typically excited with interest rates less than 1%. For many investors these rates will not help them achieve their desired goals.

Most investors attempt to build a plan that includes risk awareness. Many times this can lead to safer but lower returns.

Traditionally, bonds have been the de facto standard to hedge against market risk, but with bond values at historical highs they no longer offer the kind of protection they once did and quite possibly pose a greater threat of loss than stocks.

Investing is not all about keeping pace with the market *(who likes losing -40% during years like 2008?)* or beating the market.

It's all about hedging risk so your portfolio suits your individual needs regardless of market performance.

Have a Strategy. Investors need to be prepared. Market volatility should cause you to be concerned, but panic is not a plan. Market downturns do happen and so do recoveries. This is the ideal time to ensure that you fully understand your time horizons, goals and risk tolerances. Looking at your entire picture can be a helpful exercise in determining your strategy.

Focus on your own personal objectives. During confusing times it is always wise to create realistic time horizons and return expectations for your own personal situation and to adjust your investments accordingly. Understanding your personal commitments and categorizing your investments into near-term, short-term and longer-term can be helpful.

Make sure you are comfortable with your investments. Equity markets will continue to move up and down. Even if your time horizons are long, you could see some short term downward movements in your portfolios.

Rather than focusing in on the turbulence you might want to make sure your investing plan is centered on your personal goals and timelines. Peaks and valleys have always been a part of financial markets and is highly likely that trend will continue.

Fund-research firm Morningstar, Inc. finds that sadly, many investors have self-defeating behavior. They find that many investors are still buying funds and selling at precisely the wrong times. *(Source: Wall Street Journal 4/4/2016)*

Discuss any concerns with us. Our advice is not one-size-fits-all. We will always consider your feelings about risk and the markets and review your unique financial situation when making recommendations.

Our goal is to understand your needs and then to create a plan to address those needs. We continually monitor your portfolio. While we cannot control financial markets or interest rates, we keep a watchful eye on them. No one can predict the future with complete accuracy, so we keep the lines of communication open.

Our primary objective is to take the emotions out of investing you. We can discuss your specific situation at your next review meeting or you can call to schedule an appointment.

As always, we appreciate the opportunity to assist you in addressing your financial matters.

Note: Presented by Jeffrey W. DeBoer, ChFC®. The views stated in this letter are not necessarily the opinion of Commonwealth Financial Network, Inc., and should not be construed, directly or indirectly, as an offer to buy or sell any securities mentioned herein. Investors should be aware that there are risks inherent in all investments, such as fluctuation in investment principal. With any investment vehicle, past performance is not a guarantee of future results.

Material discussed herewith is meant for general illustration and/or informational purposes only; please note that individual situations can vary. Therefore, the information should be relied upon when coordinated with individual professional advice. This material contains forward looking statements and projections. There are no guarantees that these results will be achieved. There is no guarantee that a diversified portfolio will outperform a non-diversified portfolio in any given market environment. All indices referenced are unmanaged and cannot be invested into directly. Unmanaged index returns do not reflect fees, expenses, or sales charges. Index performance is not indicative of the performance of any investment. Past performance is no guarantee of future results. The Standard and Poors 500 index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major indices. The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors.

Due to volatility within the markets mentioned, opinions are subject to change without notice. Information is based on sources believed to be reliable; however, their accuracy or completeness cannot be guaranteed.

In general, the bond market is volatile, bond prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss.

Sources: Barron's, Fidelity.com, Wall Street Journal, Barron's, Forbes.com, bankrate.com, Kiplinger's, Bloomberg, Academy of Preferred Financial Advisors, Inc. ©

Financial *focus*

Second Quarter, 2016

DeBoer Financial Group
Retirement and Estate Specialists

975 Reserve Drive
Roseville, CA 95678
Tel (916) 797-1888 | Fax (916) 797-4986
info@deboerfg.com | www.deboerfg.com

Inside this Issue: *Page*

DeBoer Financial Group
Retirement and Estate Specialists
www.deboerfg.com

975 Reserve Drive
Roseville, CA 95678