



PEBBLE VALLEY

WEALTH MANAGEMENT

MAKING SENSE OF THE MARKETS - MAY 2019

Here is the latest issue of the PVWM Newsletter covering the markets and relevant articles to help guide your financial choices. Give me a call or send an email if you have any questions. Enjoy!

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What If This Turns Out to Be a Terrible Time to Retire?

"In some respects, the market environment that you encounter over your own specific retirement horizon is what it is; you don't have any power to control when stocks drop, bond yields shoot up, or spending-power-eroding inflation materializes. But there are a few tactics you can avail yourself of to ensure that if the market gets off to a nasty start during your retirement years, you won't deal your portfolio a death blow."



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Getting Started With a 529 College Savings Plan

"Here are some tips on how to get started and keep saving in a 529 plan so you can count yourself among the successful resolution-makers."

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Corporate Bond Market Rally Takes a Breather

"While the equity markets in the United States are hitting record highs, the rally in the corporate

bond market has taken a break, as credit spreads in both the investment-grade and high-yield markets have traded in a very narrow band over the past two weeks.”

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What is a Credit Score and What are the Driving Factors?

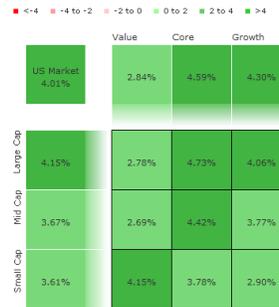
There are five key factors that go into the FICO score. This recent article from the Federal Reserve Bank of St. Louis {link below} explains these factors, how they impact your overall score and ways to improve creditworthiness. Do you say “yes” to new credit card offers when shopping? That falls under the “Frequency of New Credit” category and is a negative.

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Market Barometer

The Morningstar Market Barometer provides a visualization of the performance of the US equities market broken down by size and style for the past calendar month. For details on other asset class returns see [Kirk's Blog!](#)

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