



PEBBLE VALLEY

WEALTH MANAGEMENT

MAKING SENSE OF THE MARKETS - September 2020

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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A Coronavirus Vaccine, or Three, Could Be Available by Year-End



From the Morningstar Healthcare Sector Research Analyst... "We continue to expect an effective and safe vaccine--and potentially three--to be available in high-risk populations by the end of 2020."

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FAQs on 401(k)s

"The skinny on Roth versus traditional contributions, early withdrawals, loans, and more."

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A Brave New Bond World

"There's a challenge creeping up on bond managers--and by extension fund shareholders--that has thus far been met with the sound of crickets, but it's a big one."



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2021 ESTIMATED Social Security Inflation Adjustment: 1.0 - 1.4%

It is that time of year again - cooler air, harvest, football - and the inflation adjustment for Social Security benefits and maximum salary subject to Social Security payroll taxes. The final CPI-W data point will be released October 13th but with 2 of the 3 data points known, an early estimate can be calculated.



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Market Barometer



Data as of 09-31-20

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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