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## **Allocation Insights**

What are some of the changes in the world creating opportunity for investors to embrace this transformation?

1. AI is rapidly changing how businesses improve processes and productivity.
2. The structural effects of the pandemic highlight the need for new supply chain and infrastructure investments.
3. Higher debt and higher rates and the ensuing Fiscal Transition call for greater focus, and opportunities, in debt and equity investing.
4. The 2024 global election supercycle, with 40 major elections, may well transform the geopolitical landscape.
5. Increasing geopolitical tensions are amplifying further deglobalization.

Further details in the report **“Allocation Insights”**

**Click here** to read more.

## **Investment Strategist**

It's important to plan for the unexpected to protect your family and stay on track in pursuing your financial goals. Here are some essential steps you may take:

- Create a financial emergency plan with your advisor.
- Formulate an estate plan, including a will, updating beneficiaries, power of attorney, and healthcare directives.
- Consider establishing a trust to manage and distribute assets.
- Plan your legacy with the help of professionals. Don't delay planning for the future.

**Click here** to learn more.

## **Quarterly Market Perspectives**

- Investor focus in the first quarter oscillated between enthusiasm for artificial intelligence (AI) and interest rate cut expectations by the Federal Reserve (Fed).
- Hotter inflation and a strong economy led to a reversal in market expectations for rate cuts by the Fed and a 32 basis point (bps) rise in the U.S. 10-Year Treasury.
- Despite this, equity markets moved higher. This indicates to us that some “uncertainty fatigue” has set in among investors.

**Click here** to learn more.