

In this issue:

- Allocation Insights
- Investment Strategist
- Outlook 2024:
Embracing Change

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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.

Outlook 2024: Embracing Change

- In 2023, the U.S. economy exceeded expectations, the S&P 500 gained 26.3%, and elevated bond yields marked the beginning of a Fiscal Transition.
- Entering 2024, we observe several enduring changes in the post-pandemic world that may well require a recalibration of market expectations.
- Long-term investors should benefit from confronting and assessing these changes, maintaining composure, and actively seeking ways to embrace the evolving landscape.

Further details in the report “Outlook 2024: Embracing Change,” including a section on “AI Revolution: Transforming Industries and Investments”

[Click here](#) to learn more.