

October 2020

The Capstone Quarterly

We hope this letter still finds you and your family safe and well. We are welcoming the fall weather in however the heat isn't ready to leave yet. We are busy watching your accounts and monitoring the political world and how it's affecting just about everything these days. You will notice that our newsletter is a bit different this quarter. With all of the online activity due to the COVID-19 we feel this newsletter is particularly appropriate right now.

Bryce's Point of View



-By Bryce Pease, CFP®, Chief Investment Officer

Cybersecurity eBook

This quarter we thought we would do something a little different. Rather than Casey and I having our own columns, we have combined forces to provide you with our new Cybersecurity eBook. You will find it attached.

Now more than ever it is important to safeguard your financial life. Hackers and scammers are getting extra creative during the pandemic so we thought we would provide you with some simple steps to protect your data, your money, and your identity.

Casey's Corner

-By Casey Morris, CFP®



Since Bryce and I are combining our columns this quarter, I will leave you with a brief update on our strategy over this last quarter. September is historically a difficult month for the markets, and right on schedule the volatility increased. We had a week of some big declines in the indexes, followed by another quick recovery.

During the small correction we took it as a time to lighten up on a couple of the software and internet funds we had in our client's accounts, which had been leading the pack upwards since March. We expect to see a lot more volatility come our way over the next few months with the election nearing and will continue to keep a close eye and make changes as we see fit.

Did you know?

There's an app for that! TD Ameritrade has an app to view your accounts through your mobile device. Search your app store for "Advisor Client by TD Ameritrade". Note that it is different than the TD Ameritrade Mobile app, Advisor Client is special for those that have an advisor managing their accounts

(us!). Since you've already read our eBook on cybersecurity, you know to be extra careful with apps like this.

Finally...

TD Ameritrade and Schwab are still set to merge companies in the near future. An official date has not been released yet, and understandably it might be delayed from their original projections earlier this year. We don't anticipate any major changes for our clients (hopefully not much paperwork), and we will continue to manage your accounts just as we always have.

As always, if you have any questions about the markets, or about your portfolio, please let us know. We welcome your calls and emails. Also, feel free to share this report with others that may be interested.

Sincerely,

The Team at Capstone Pacific

P.S. If you ever run across anyone who could use our services or is unhappy with their current adviser's performance, we always appreciate it when you pass on our name.

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