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November 2016 Issue of PFwise.com's Monthly Newsletter

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PFwise.com Monthly Newsletter

Help you make wise personal finance decisions

Hello friends, welcome to the November 2016 [PFwise.com](#) Monthly Newsletter!

In this newsletter, we will discuss what to do if you fear the 7-year long bull market might come to its end soon.

Plenty of Market Fears

[Too many things could go wrong](#) and trigger a market crash, just to name a few -

- The tired bull
- The new President
- The rate hike
- The Eurozone turmoil
- The China hard landing
- The oil price spike,
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Typically, if you are a long term investor, the best strategy is to do nothing! But if you fear this time is different, what should/could you do?

3 Characteristics of Defense Plays

Unfortunately, the traditional defensive plays won't work this year, for good reasons as I explained [here](#). Instead, I recommend you looking into funds that have proven records and have been through both ups and downs (this is important!) of the market. Specifically, I mentioned [3 characteristics to look for](#) when you are searching the defensive funds.

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6 Defensive Funds

In this blog post, I provided [6 example funds](#) that fit the 3 characteristics discussed above. These 6 funds fall into large-cap, mid-cap, foreign stocks, and mixed funds these 4 categories. They all share some commonalities - experienced fund manager, long term performance beating or matching benchmark indexes, and volatility lower than benchmark indexes significantly!

Thank you for your readership! Please note my advice is to stick to your long term investment plan and do not try to time the market. However, if you are looking for defensive funds, these 6 example funds could give you something to play with!

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The Bottom Line

Personal Finance is a broad and complicated topic, and needs lot of knowledge and forward-looking planning. I hope I can share my knowledge and use my skills to help you make wise PF decisions.

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