



Northwoods

Retirement & Investment Services

You are probably aware of the steady stock market recovery since 2008, and in just the past year equities have set new records. Many of our members have seen attractive gains in their investments as a result of that growth.

As 2016 kicks into gear, investors may be contending with higher levels of volatility as the Federal Reserve pushes rates toward more historically normal levels. Volatility is also seen to be on the rise due to economic growth that has started and lulled in the US, China and other foreign markets in our globally inter-connected economy.

Some investors have sought shelter from this market volatility in certificates of deposit (CDs) and money market accounts. Unfortunately, these accounts have set records of their own - historically low returns that have not kept pace with inflation.*

Given these conditions, Northwoods Retirement and Investing Services, located at Northwoods Credit Union is here to help.

There are new ways that allow you to participate in the market's upside potential while setting a limit on your downside risk. We are here to review your current portfolio and discuss these opportunities to help protect retirement gains and potentially reduce risk as part of your overall investment strategy.

Please give us a call at 218-878-3922 to schedule an appointment. We look forward to meeting with you soon!



[Email Ed](#) to set up an appointment!

*Campbell, Dakin, "Banks Want Higher Interest Rates," BusinessWeek, Bloomberg, November, 2013.

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