

Q3 news

1301 Annapolis Drive • Raleigh, NC 27608 • 919.838.3221 • toll free: 877.678.5901

Enhance your Data Security by:

Monitoring your current accounts daily or weekly. If you see something that does not look right, contact the institution immediately.

Using credit cards instead of debit cards. Credit cards offer a grace period in which you can review your statement before payment is due. If a debit card is compromised, they have direct access to your money.

Setting up text message alerts for new credit card activity. The transaction alert is instantaneous, so if you see an alert for a purchase you didn't make, it's easy to contact your bank and prevent fraudulent activity.

Using secure passwords and two-step verification. Further reduce vulnerability by not using public Wi-Fi to access accounts and by choosing identity verification questions and answers carefully.

Filing your taxes early. There may be an increase in tax fraud due to the Equifax breach.

Contacting the Social Security fraud hotline (oig.ssa.gov/report-fraud-waste-or-abuse) if your Social Security number has been used for fraudulent purposes.

Safeguarding your Medicare card given the Medicare number is the same as your Social Security number. In 2018 Medicare will start replacing cards with a new identifying number.

Placing an alert in your credit report when fraud occurs and reporting the identity theft to the Federal Trade Commission at IdentityTheft.gov. Also, forward a copy of the ID theft reports to all the credit reporting agencies; Equifax, Experian and TransUnion.

Freezing your credit with all three credit reporting agencies. This prevents anyone, including you from opening new credit of any kind in your name or Social Security number. Allow yourself at least a week to lift a credit freeze when new credit is needed. Note that a credit freeze does not stop someone from accessing an existing credit card.

Checking your credit reports regularly. This service is free on an annual basis by going to: annualcreditreport.com/index.action.

Index	Year to Date
S&P 500	14.24%
Russell Midcap	11.74%
Russell 2000	10.94%
MSCI EAFE	19.96%
Barclays Aggregate Bond	3.14%
Barclays Muni Bond Index	4.66%
Dow Jones Industrial Average	15.45%

*Index return data is provided by Morningstar DirectSM

Quarterly Market Review

- The markets continued their rise this quarter in the face of hurricanes, fires, earthquakes, missile launches, and continued political uncertainty. The resilience of the equity markets continues to surprise many. However, this positive trend has been accompanied by strong corporate earnings growth in the United States. A significant change this year has been that the global economy is also showing signs of strength providing the first real signs of sustainable global economic growth since the financial crisis.
- Perhaps the most important event of the quarter was when the Federal Reserve Board announced at their September meeting a plan to begin to reduce their Treasury and mortgage bond holdings gradually over time. While long expected, this shift in policy is an important move that may mark the end of the period of extraordinary monetary policy. This step toward normalization, combined with increased expectation for an interest rate hike in December, pushed bond rates higher toward the end of the quarter. ▲

Important News from Our Custodian Charles Schwab

We want you to have the highest level of confidence when you do business with Schwab. So they offer you this simple guarantee:

Schwab will cover 100% of any losses in any of your Schwab accounts due to unauthorized activity.

The highest levels of security are only possible when we work together. To ensure your protection under this guarantee, it is your responsibility to:

- Safeguard your account access information.¹ If you share this information with anyone, we'll consider their activities to have been authorized by you.
- Report any unauthorized transactions to us as quickly as possible.² If you suspect you are a victim of fraud, please contact us immediately at 888-3-SCHWAB.

There may be other individuals to whom you grant authority in your account. Their activities in your account will also be considered authorized.³

We are committed to safeguarding your accounts and the privacy of your information, and we continually review our privacy policy and update them as necessary to protect you. To further ensure a more secure online experience, we recommend that you take these additional steps.

Do I have to do anything to get this protection?

No. Schwab automatically provides this protection.

How does this guarantee work?

If you suspect you have been a victim of unauthorized activity in your Schwab account, notify Schwab at 888-3-SCHWAB immediately. We will promptly review your claim and assist you in taking measures necessary to protect you from further loss. You will be required to complete a notarized affidavit of fraud and to identify items of unauthorized activity.

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Triangle Securities is a privately owned investment advisory firm that specializes in assisting families with developing a realistic strategic plan to provide the best opportunity for achieving their long-term financial goals as prudently as possible.

We provide clients structure, clarity, confidence and reassurance as they move toward the next phase of life. Our clients value our honesty, integrity, transparency and genuine concern for their well-being.

We are in business to serve our clients.

Our core values describe who we are and what we stand for, as well as what our clients can expect from us everyday.

Independence

We value the independence of seeking the best solutions for our clients and are not beholden to any one company or its investment products.

Integrity

We have a duty to always act in the best interest of our clients.

Care & Concern

We create multigenerational relationships based on mutual trust and respect. We are advocates for our clients.

Please Note: When you send us a check, don't forget to make it payable to "Charles Schwab," not Triangle Securities.

For a digital version of our "Market News" update, please visit www.trianglesecurities.com/news-resources/

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Discover the difference with a Registered Investment Advisor.

www.trianglesecurities.com

Team Spotlight

Kathleen W. Burkett, CFP®
Managing Director, Retirement and Life Planning

In her own words: "My desire to be an advocate for families by helping them to plan ahead, avoid unnecessary risks, and to lead happier, more fulfilling lives is what motivated me to enter the field of personal financial planning. A special needs family member taught me to appreciate how critical it is to make informed financial decisions."



Kathleen is a Certified Financial Planner™ professional with over 30 years of experience, helping families in transition to coordinate, grow and protect their financial assets. Kathleen first met Paul Reynolds in the early 90's at Wheat First and over the years became a very valuable resource to his practice. In 2005, she formally joined Triangle Securities to lead the firm's retirement and life planning services. ▲

*"There are dreamers and there are planners; the planners make their dreams come true."
-Edwin Louis Cole*

Important News from Our Custodian, continued...

Does the guarantee apply to Schwab Bank?

Yes. The guarantee applies to all Schwab Bank products. If you suspect you have been a victim of unauthorized activity in your Schwab Bank account, notify Schwab at 888-3-SCHWAB immediately. If an unauthorized advance is made on your Schwab Bank loan account, you will not be responsible for repaying the amount of the unauthorized advance or any related interest or transaction charge.

Does the guarantee apply to my Schwab retirement plan accounts?

This guarantee applies to all individual retirement accounts held at Schwab. It also applies to individual accounts of employees participating in employer-sponsored retirement, equity compensation, deferred compensation and other benefit plans ("Employee Benefit Plan Account"), where Schwab maintains the account and holds the account assets. However, keep in mind that transactions initiated by your employer, third party plan administrator (other than Schwab Retirement Plan Services, Inc. or Schwab Retirement Plan Services Company), trustee (other than Schwab Bank) or each of their employees, representatives or agents who have access to your account, or other people to whom you have granted authority to access your account or to act on your behalf, are considered authorized and not covered.

Does the guarantee apply to accounts managed by independent investment advisors doing business with Schwab Advisor Services?

Yes. The coverage applies to unauthorized account activity in client accounts managed by independent investment advisors. However, keep in mind that transactions initiated by your investment advisor or other people to whom you have granted authority to act on your behalf are considered authorized and not covered.

Does the Guarantee apply to my annuities or 529 college savings plan accounts at Schwab?

No. Annuities and 529 college savings plan accounts are not included because the assets are maintained by or held at a third party and Schwab cannot be responsible for any failure of those third parties to safeguard your information or protect your account. ▲

Own your tomorrow™



1. "Account access information" includes your login ID, password, or any other information used by Schwab to authenticate you; as well as payment devices such as credit cards, debit cards and checks. We may hold you responsible if we determine that you shared this information, or unauthorized activity was caused by your fraudulent conduct or gross negligence.

2. Reimbursement under the guarantee requires your timely reporting of unauthorized activity to Schwab. Schwab will not be liable for additional or increased losses resulting from a failure to report unauthorized activity in a timely manner. Different transactions have different reporting deadlines. More details are available in your account agreements, statements and trade confirmations.

3. "Authorized" refers to transactions and other activity initiated by third parties (who are not Schwab employees or Schwab companies), including the employees or agents of any business or any investment advisor to whom you have granted authority of any type over your account, including, for example, the authority to manage your account, or the authority to act under any other power of attorney you may have granted. Authorized actions also include activity initiated by your employer, your plan trustee (other than Schwab Bank), your third party plan administrator (other than Schwab Retirement Plan Services, Inc. or Schwab Retirement Plan Services Company) and their employees, representatives or agents that have access to your Employee Benefit Plan Account. Schwab will also not be liable for the failure of those third parties to safeguard your information or access to your account.