



THE
PACIFIC
FINANCIAL
GROUP
INC.

Weekly Manager's Pulse

March 25, 2019

Enhanced by **RISKPRO**

TPFG Manager Commentary:

U.S. stocks were down last week, with the S&P 500 falling 0.75%. Staples and Utilities did well, while Financials struggled. The Federal Reserve kept rates the same, and indicated no hikes for 2019. As a result, 10-year Treasuries fell below 2.5% and U.S. Aggregate bonds rose 0.87%. U.S. economic data was mixed, but still indicates expansion. The Philly Fed manufacturing business activity index rebounded to 13.7, and the Markit manufacturing PMI came in at 52.5. This week, U.S.-China trade talks are set to resume, and the U.K. and E.U. agreed to a short delay to Brexit.



Economic Review*

- Jobless claims +221,000
- Philly Fed manufacturing at 13.7
- Flash manufacturing PMI at 52.5
- Existing home sales +5.51 million

Strategic Partner: Loring Ward

For more than two decades, Loring Ward has worked with Dimensional Fund Advisors (Dimensional) as a strategic partner for our portfolio management programs. One of the most important functions Loring Ward performs in the prudent management of our clients' portfolios is the selection of appropriate investment strategies, opportunities and providers. Integral to that purpose, Loring Ward's Investment Committee defines investment objectives then determines how best to meet both the current and future investor needs. Based on a rigorous analysis of a wide variety of strategies and investment providers, the Investment Committee determined that Dimensional's institutional asset class funds offered the best means for implementing Loring Ward's portfolios.



Spotlight: RiskPro Aggressive 30+ (PFLWX)

Loring Ward serves as the asset allocation strategist for this Fund. It is built with 9 asset class funds, sub-advised by noted institutional money manager, Dimensional Fund Advisors, and typically includes as many as 9000 securities from 45 countries, representing 35 currencies. The allocation is guided by Loring Ward's Asset Class Investing philosophy, a strategic, asset class, investment approach based on the research of some of the academic community's most innovative and respected thinkers and economists. Grounded in the knowledge that asset allocation has a great impact on investment returns, Asset Class Investing is designed to carefully control the investments included in each asset class, giving investors the opportunity for positive market returns.

Meeder is available in these models:

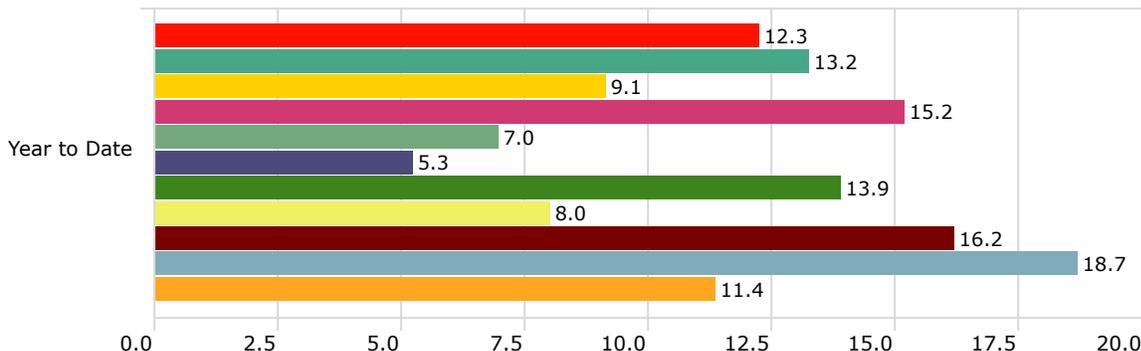
- Managed: Moderate Aggressive, Aggressive
- Managed featuring Loring Ward: Moderate, Moderate Aggressive, Aggressive

Trailing Returns

	1 Week	1 Month	3 Month	1 Year
S&P 500 TR USD	-0.75	0.47	16.51	8.07
S&P MidCap 400 TR	-2.15	-3.92	15.60	0.51
S&P SmallCap 600 TR USD	-3.05	-6.85	13.84	-1.26
MSCI ACWI NR USD	-0.53	0.52	14.27	1.51
MSCI EM NR USD	0.23	0.20	11.19	-9.28
BBgBarc US Agg Bond TR USD	0.87	1.38	3.08	4.68

YTD S&P Sector Returns

- S&P 500 TR
- Consumer Discretionary
- Consumer Staples
- Energy
- Financials
- Health Care
- Industrials
- Materials
- Real Estate
- Technology
- Utilities





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Disclosure

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Indices represent the broader market as relevant to the sector or market covered by the index. Indices are unmanaged and cannot be invested in directly. Indices do not consider the costs, fees, trading, or performance that an investor would otherwise experience when investing. Returns are not annualized for periods less than 1 year.

Returns data sourced from Morningstar Direct.

* Sourced from JPMorgan Chase, publicly available at <https://am.jpmorgan.com/us/en/asset-management/gim/adv/insights/weekly-market-recap>

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