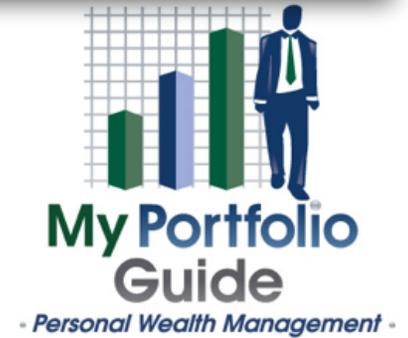


the Guide



INSIDE THIS ISSUE :

STOCK MARKET PREDICTION!

Stock market predictions aren't usually worth the paper they're written on...but we're putting one in writing. Keep this on your radar and let it serve as a time stamp.

MARKET RECAP

How did the stock market do last quarter? Take a look at how different benchmarks and indexes did versus your own portfolio. What's on the horizon?

EDUCATION CORNER

From the great Pacific Northwest we are happy to welcome Matt Barton to My Portfolio Guide! Learn more about him and what he brings to the team and his clients.

NEWS & NOTES CALENDAR

Charles Schwab acquired TD Ameritrade. Can this benefit you and what can you expect to see?

Nasdaq 10,000?



Have you ever heard someone say that's "old hat"? Do you also remember when the stock market (Dow Jones in this case) broke the 10,000 point barrier? You probably see where we're going with this, but with a new year and fresh decade upon us we're putting something in front of you now that will serve as a bit of a time stamp.

The Dow Jones first broke the 10,000 point barrier on 3/29/99 and at that time the technology-rich Nasdaq closed at 2,492. What will it take for the Nasdaq to hit the symbolic 10,000 point mark? Well...until recently when it was at 9,838, it wouldn't have taken much but now it's -36% off its highs.

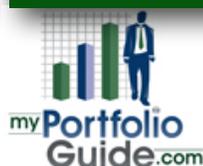
Yes...eventually the Nasdaq will hit 10,000, but obviously not this year. Going back to the picture above and the "old hat"...What is our prediction for the Dow Jones now that the world and

financial markets have been brought to their knees? For one, we think we're easily close to a bottom and while immense volatility is still on the horizon, we will finish the year higher than the current levels we're at. (as of this writing the Dow Jones fell from 29,568 to 18,213 for a total drop of -38.40%)

Every crystal ball on the planet right now is either dusty or flat out broken, but our current portfolio allocations are set towards a specific goal and range in mind.

We believe that by the end of summer we'll see the Dow Jones hit ~ 25,000 and therefore are positioned net long the market. More specifically, we have a low end target of 22,445 and high end of 26,573. Granted, anything could happen from now until then, but one thing is certain: the near-term ride will be volatile and take a strong stomach.

Once the COVID-19 numbers begin to flatten out, we believe the markets will not only be able to digest the true damage to the economy, but also get back to focusing on fundamentals and what is sure to be a ton of pent up demand. At that point we will have the elections to look at but that is another chapter which we'll cover in our next edition of the Guide.



	2020	2019	2018	2017	2016	2015	2014	2013
20 / 80	-2.25%	8.88%	-3.90%	4.71%	3.89%	0.29%	7.58%	4.86%
40 / 60	-7.31%	11.13%	-4.70%	8.44%	6.12%	-0.08%	9.44%	11.74%
50 / 50	-10.02%	12.25%	-5.09%	10.31%	7.24%	-0.26%	10.38%	15.18%
60 / 40	-12.89%	13.38%	-5.49%	12.17%	8.36%	-0.45%	11.31%	18.62%
70 / 30	-15.90%	14.50%	-5.89%	14.04%	9.48%	-0.65%	12.24%	22.06%
80 / 20	-19.08%	15.62%	-6.29%	15.90%	10.59%	-0.82%	13.18%	25.51%
S&P 500	-20.63%	17.90%	-7.74%	20.37%	9.54%	1.38%	13.34%	32.39%
Mid Cap	-30.27%	12.70%	-13.19%	18.37%	9.59%	-2.81%	15.39%	33.5%
Small Cap	-33.11%	12.50%	-13.44%	15.51%	16.56%	-4.85%	8.14%	41.31%
MSCI EAFE	-18.71%	6.90%	-14.82%	25.19%	1.77%	-12.67%	-4.08%	23.29%
Emerging	-25.91%	4.30%	-17.00%	30.52%	9.39%	-17.61%	1.02%	-2.27%
Bonds	2.41%	6.80%	-3.01%	0.68%	0.04%	-2.29%	3.23%	-2.02%

MARKET RECAP

How did the "Market" do ???

Never rely on the media to tell you "how the market did". The answer is different for everyone because investors should be allocated specific to *their* goals and risk tolerance.

The above chart shows several (6) basic portfolio allocations with their corresponding performance over different time periods.

20 / 80, for example, represents 20% in the S&P 500 and 80% in the U.S. Aggregate Bond Index. Other major indexes are also posted (S&P 500, Mid, Small etc) MSCI EAFE represents 23 developed International countries except for the US or Canada.

If anyone thought markets just go up, that belief is clearly no longer reality. While we thought the bear market actually first surfaced in December of 2018, the following year lulled people into false confidence. Bear markets are always lurking in the darkness, but the way this one presented itself has been like no other in history. We've always said the four most dangerous words in investing are "it's different this time". Guess what? It truly is different now.

From the market peak on February 19th we have now witnessed the worst first quarter and fastest plunge ever into bear market territory, with a drop on the S&P 500 of -35.41%. Even bonds and gold (traditional safe havens) saw selling pressure as hedge funds had to cover their bets. Small and Mid Caps saw even more pain from peak to trough (-45.19% and -44.34% respectively). We went from a "Goldilocks" economy, with historically low unemployment and low interest rates, to an economy in a complete standstill like we've never seen before.

Per our notes on the cover of this edition, we think the markets will not only come back this year but will do so in surprising fashion. From an allocation standpoint, we're betting on the US relative to foreign stocks and believe this country will roar back with more stability and pent up demand than other sizable countries will. The country and stock market have been brought to its knees but if there was ever a time to have faith in how great this nation is...it is now.

In the meantime...**"Stay disciplined to stay positive"** -MPG

EDUCATION CORNER

Matt Barton on Money!

One of Matt Barton's favorite quotes on money comes from Ayn Rand and truly lines up with what we try to focus clients on.



Meet Matt Barton!



the Guide: First off...welcome aboard! Matt...you've been a Financial Advisor for over 20 years but what in your opinion was the driving factor to join My Portfolio Guide?

Matt Barton: Seeing the business from a variety of angles has shaped my view on how client relationships should work. When I first got into the industry, things were still very commission-driven. I remember working as a brokerage assistant and seeing individual trade

commissions regularly being in the hundreds of dollars! I later worked on the “discount” side of things, where the cost to clients was low, but the guidance we could give them was very limited. Most recently I was with one of the larger fee-based advisors in the country, where many things were done well, but relationships with clients were not as personalized as I would have liked. Working at MPG allows me to take the best of what I have learned from those experiences and customize client solutions at a reasonable fee.

the Guide: Nobody has a crystal ball but here we are with a fresh decade in front of us. What are your expectations or dare we call them...predictions?

Matt Barton: I'll refrain from making any short-term forecasts about the market, but there is one thing I know will happen this decade. Investors will have bad timing when they take drastic action based on feeling overly optimistic or overly pessimistic. Something I think is likely to happen is stocks will outperform other asset classes. Not because of anything happening now, but just because it's very rare to find a 10-year period where this did not happen.



the Guide: Outside of work and your career, what gets you up every day? Please share a little about your family, hobbies etc.?

Matt Barton: My wife and I have two sons, ages 12 and 16. I'm passionate about spending time with them, mostly through outdoor activities and sports. I've been lucky enough to coach both boys in basketball and baseball over the years. My coaching days are concluded for the older one, and rapidly approaching the end with the younger one, but I love seeing the life lessons they and their peers learn from being part of a team. Being in that role has been very rewarding, and I can see myself continue to volunteer for youth sports, either as a coach, referee, or umpire.

the Guide: When you initially meet with a client what are the main things you try to accomplish? (and is this different than when you were working at a different firm?)

Matt Barton: Someone once said that financial planning is where values and money intersect. As an advisor, discussing values and motivations with a new client is more important to me than finding out how they are currently invested. Money is emotional and personal, and everyone's relationship with it is different. If I can get clients to articulate the problems they want to solve, it gives us a roadmap on how to proceed for them.

the Guide: How do you see the financial services industry changing over the next five to 10 years?

Matt Barton: We've already seen stock trade commissions going by the wayside. Operationally, we're seeing more use of digital documents and virtual meeting capabilities. I see both of those becoming more utilized in the coming years. There has also been a lot of consolidation, with brokers and advisory firms merging or being bought out. It wouldn't surprise me to see a split between the giant

firms in our industry and the smaller firms, with very few medium-sized outfits left. One of the things I hope happens, but I'm not too optimistic about, is seeing more transparency between the "suitability" and the "fiduciary" standards of conduct for people in our industry. As Registered Investment Advisors, we at MPG are required to follow the true fiduciary standard, meaning we must put our clients' interests ahead of our own. The suitability standard simply means brokers have to offer advice or products that are "suitable" for their clients, and it leaves too much room for conflicts of interest.

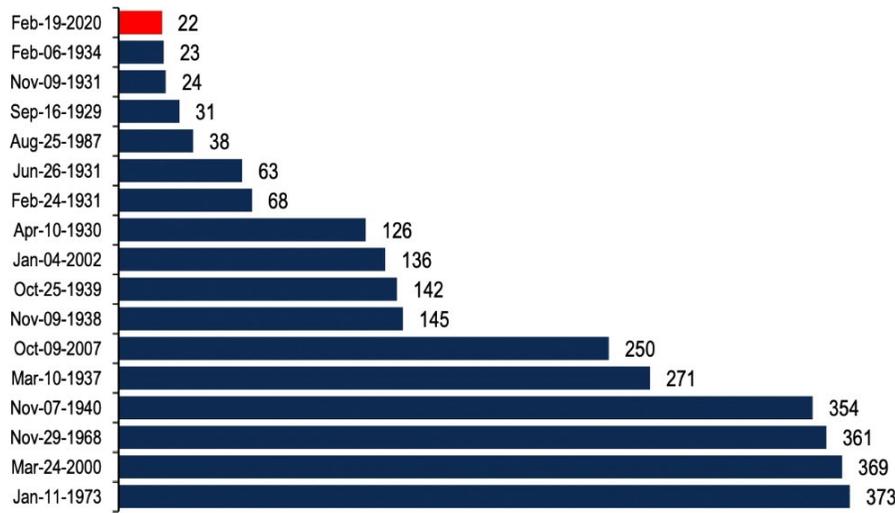
the Guide: Ideally, we are all individuals with different and specific needs but as an advisor is there one thing that you feel sets you apart from the rest of the herd?

Matt Barton: I am genuinely curious to hear peoples' stories. My wife teases me about "interviewing" people in social situations, but to me it's a natural part of a conversation when meeting someone new. Too often in our industry, advisors want to learn only enough about a prospective client to sell them a product or move them along in the sales pipeline. The other thing I hope makes me different is the ability to recognize and acknowledge that what I do might not fit every potential client's needs. If I meet with someone and don't sincerely feel I can add substantial value to their financial situation, I think it's better to part at that time as friends rather than force a round peg into a square hole.

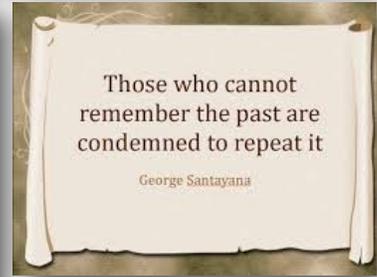
the Guide: If you had to give advice to a Financial Advisor entering the industry knowing what you know now with 20+ years of experience, what would that be?

Matt Barton: If you're getting into this business thinking more of your potential success rather than the success of your clients, don't do it. You'll be unhappy over time, and so will the people you work with.

Chart 1: The Feb-Mar 2020 selloff of 30% was the fastest 30% drawdown in history



Source: BofA Global Research, Bloomberg



**Where do
we go from
here???**

10 Worst Daily Losses

October 19, 1987	-20.5%
October 28, 1929	-12.9%
March 16, 2020	-12.0%
October 29, 1929	-10.2%
November 6, 1929	-9.9%
March 12, 2020	-9.5%
October 18, 1937	-9.1%
October 5, 1931	-9.1%
October 15, 2008	-9.0%
December 1, 2008	-8.9%

S&P 500: 1928-2020

These three charts intend to show you not just what has happened but more importantly where we stand to go if we look forward to what is more than likely to occur. It's impossible to pick the bottom, but stock markets do NOT go to zero. At some point the markets will recover and when they do, most people will regret not having stayed the course. After massive drawdowns of -30% or more, never in history has the market never come back. On average it has returned +132% over the following five years. As massive and unprecedented as this bear market has been, what are the odds that we won't see at least that amount?

Forward Returns

Drawdown	Peak	Trough	1 Year	3 Years	5 Years
-86.2%	9/7/1929	6/1/1932	162.9%	170.5%	344.8%
-56.8%	10/9/2007	3/9/2009	53.6%	97.9%	181.6%
-54.5%	3/6/1937	3/31/1938	35.2%	38.2%	84.5%
-49.1%	3/24/2000	10/9/2002	24.4%	59.0%	105.1%
-48.2%	1/11/1973	10/3/1974	38.1%	72.7%	117.5%
-40.6%	9/7/1932	2/27/1933	98.7%	194.5%	154.6%
-36.1%	11/29/1968	5/26/1970	34.7%	50.6%	42.2%
-34.5%	11/9/1940	4/28/1942	61.2%	128.6%	144.9%
-33.5%	8/25/1987	12/4/1987	23.2%	55.5%	121.7%
-31.9%	10/25/1939	6/10/1940	8.0%	59.7%	118.8%
-31.8%	2/6/1934	3/14/1935	83.8%	16.3%	84.9%
-29.8%	7/18/1933	10/21/1933	2.9%	120.1%	87.3%
-29.2%	2/19/2020	???	???	???	???
		Averages	52.2%	88.6%	132.3%

News & Notes:



SchwabaTrade

You've undoubtedly heard the news, but late last year Charles Schwab announced it would be buying TD Ameritrade. My Portfolio Guide has a long history with both firms, and we look forward to each company bringing the best of they each offer to continue supporting our clients.

One thing for certain with any merger, but especially one of this magnitude, is that the deal will take time to finalize. Our main hope is not that it simply gets done, but rather it gets done seamlessly and ultimately enhances the resources available to our clients.

One such example of technology advancements is our recent ability to offer screen sharing with clients to help them navigate their accounts and the website. My Portfolio Guide is also offering clients portfolio reviews via webcast for those we service outside of our local offices. The best of both is on the near horizon! Stay tuned for more developments.

Screen share button.



Screen share controls

(Appears when you initiate a screen share session).



2020!

Another decade is upon us and for My Portfolio Guide, LLC it also marks our 10th year being a 100% independent Registered Investment



Advisor. We're proud to have been awarded the 2020 Seal Beach Award in the Financial Services category. This annual awards program selects one business in each city based on

customer service and community involvement.

This News & Notes section of 'the Guide' is on one hand a brag page of sorts, but it also is intended



to let you know we're constantly striving to improve and earn your continued trust. We take heart in learning from our mistakes and not resting on our laurels. Our philosophy is driven from the Japanese word "kaizen" which means "change for better". -MPG



PORTLAND Oregon



CALENDAR:

April 2020

4/28/20:

Portland Happy Hour

Portland City Grill

Portland, OR

4/30/20:

Beach Cities Business Group

My Portfolio Guide offices

Seal Beach, CA

May 2020

5/8/20:

Client Appreciation Dinner!

My Portfolio Guide offices

Seal Beach, CA



RSVP (562) 799-5595

Our calendar section this quarter is light for obvious reasons as we cannot meet in person during these unusual circumstances. 2020 not only offers us a new year but a new decade. With that said we're offering two unique opportunities to connect. As a way of showing our appreciation to our loyal clients over the past decade we will be hosting a special dinner event. It was originally scheduled in our building for April 10th, which is our 10th year of business. Things are obviously up in the air with an exact date but for now we're optimistic that by May 8th we should hopefully be clear to host everyone.

One of our historically favorite outings is Spring Training, but with the MLB baseball season being postponed we'll have to make it up to those clients who are interested in

catching a game once the season is hopefully started.

We had several other visits and events planned over the upcoming weeks which had to be adjusted as well. That being said, we are adapting as best we can and will offer two meetings via Zoom. We most recently migrated to this online teleconferencing platform for a monthly meeting we host and it went great.

Our originally scheduled Portland Happy Hour will unfortunately not take place at the Portland City Grill but at a later date. We will most definitely get this on the calendar and see those who can attend in person!

As always, if you're interested in meeting please contact us directly on our office line at (562)799-5595 or you can email us at info@myportfolioguide.com to reserve a time to meet.