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Matthew Sauer is the Founder and Chief Investment Officer of the Mutual Fund Investor Guide family of newsletters. Each month he analyzes and provides buy, sell and hold recommendations for hundreds of mutual funds and ETFs in three newsletters: The Investor Guide to Fidelity Funds, The ETF Investor Guide and The Investor Guide to Vanguard Funds.

Matthew is also the Founder and Chief Investment Officer of MDS Wealth Advisors, a Registered Investment Advisor that provides personalized investment solutions.

Market Perspective: Rising Rates Weigh on Markets

Falling bond prices weighed on equities in September. The Dow Jones Industrial Average held up best among the major indexes but still slid 3.50 percent. Crude oil advanced above \$90 per barrel, while the 10-year Treasury yield pushed to a new multi-decade high. The U.S. Dollar Index climbed to its highest level since November 2022. Economic data showed the U.S. economy is heating up. The inflation picture remained mixed with home prices accelerating higher in August as U.S. homes hit their most unaffordable prices in history.

Despite large inflows over the past year, bond funds kept falling in September. The 30-year bond yield climbed to 4.94 percent, and the 10-year moved to 4.80 percent. The spread between the 2-year and 10-year Treasuries has been steepening since late July, when the 10-year yielded about 1 percent less than the 2-year. This inversion has faded to 0.42 percentage points in early October. This isn't the only inversion. The 30-year bond yields less than the 3-month Treasury, peaking at 1.80 percentage points in May and now down to 0.70 percentage points.

Historically, stock market peaks come around the time the curve starts steepening, while recessions come after the curve has steepened such that the 10-year yields more than the 2-year. If steepening continues, it's likely the July high for major indexes may end up being a peak. If instead the yield-curve swings back toward deeper inversion, the bull market in stocks could stretch on in time.

Rising yields weighed on bond funds, but they took their largest toll on stocks of indebted companies. The utilities sector fell more than 10 percent from the middle of September as investors worried higher rates will weigh on firms that use debt financing. The utilities sector fell to a support line that marked bear market bottoms in 2002 and 2009, as well as being touched during the March 2020 panic. Utilities traded at their cheapest, relative to the broader market, since the early 2000s bear market.

Economic forecasts remain positive for the just-concluded third quarter. The Atlanta Federal Reserve's GDPNow model projects 4.9 percent growth, the New York Fed's Nowcast 2.10 percent and the St. Louis Fed's Nowcast 1.62 percent. The manufacturing PMI for September was stronger than expected, with higher new order and employment numbers

than forecast, and up from August readings. The prices-paid subindex was also much lower than expected. The Job Openings and Labor Turnover Survey that serves as a sentiment indicator for business and leading indicator for unemployment spiked higher in August to 9.6 million openings, well ahead of the 8.8 million forecast. Unemployment claims fell in September as well, indicating labor demand remains healthy.

Inflation fell during the quarter, but the rally in crude oil has lifted expected inflation for the remainder of the year. The Cleveland Federal Reserve projects the consumer price index rose an annualized 3.58 percent in the third quarter, with core inflation up 2.90 percent. However, for the fourth quarter, it sees 4.25 percent headline and 4.14 percent core inflation currently as higher energy costs work through the economy.

Home prices are a concern. Despite high interest rates cooling sales activity in the housing market, home prices are accelerating. National home price indexes (Black Knight and Freddie Mac) hit a new high in August, and recent data implies prices could rise about 8 percent year over year if there's no cooldown in the fourth quarter.

Bonds offer relative value with the 10-year and 30-year bonds approaching 5 percent. High-quality corporate bonds with junk bonds and floating-rate high income offer 8 to 10 percent or more. These bonds will come under more pressure if a recession lifts credit risk, but investors are compensated for some of that risk with such high rates. Capital is flowing into bonds as investors lock in rates at decade highs, but rates keep falling as the market continues discounting the value of bonds. It takes markets time to fully work through a trend, and falling bonds and rising stocks have been trending in 2023. The current valuation gap with stocks has become historically large, such that bonds are potentially poised for years of outperformance versus stocks.

Early October losses in stocks pulled the Russell 2000 Index and Dow Jones Industrial Average negative on the year, excluding dividends. The best-performing sectors are still the three technology-heavy indexes — technology, communication services and consumer discretionary — with gains ranging from 22 percent to 36 percent. The next best return is in energy with less than a 5 percent advance. Five

(continued on page 2)

**IN THIS
ISSUE**

- 1 Market Perspective: Rising Rates Weigh on Markets
- 2 Portfolio Updates
- 3 Model Portfolios
- 5 Data & Rankings
- 11 Fund Spotlight: Fidelity Corporate Bonds

Mutual Fund Investor Guide

**American Association of Individual
Investors**



Mutual Fund Investor Guide:

Investor's Guide to Low-cost Mutual Funds Mutual Fund Education Alliance,1990 **Fidelity Select Money** Donald D. Pickinpaugh,Sherri Pickinpaugh,1998-05 This is the first comprehensive guide to offer investors a convenient method for monitoring the performance of Fidelity Select mutual funds Incorporating extensive historical research on all Fidelity Select funds the prominent authors have developed three powerful mutual fund models that allow investors to identify growth trends assess returns and compare risks with market indices Book jacket *The Individual Investor's Guide to the Top Mutual Funds* ,2009 **Mutual Fund Investor's Guide 2002** Kirk Kazanjian,2002 Mutual funds are a popular choice for today s investor which is why making sense of the available options has never been tougher This unbeatable resource contains everything you need to find the right funds choose the best discount broker and build a winning portfolio **The Savvy Investor's Guide to Pooled Investments** H. Kent Baker,Greg Filbeck,Halil Kiymaz,2019-02-28 The Savvy Investor s Guide to Pooled Investments offers a practical guide to anyone interested in gaining a basic understanding of mutual funds exchange traded funds closed end funds unit investment trusts and real estate investment trusts It uses a Q A format to examine what you want and need to know before investing [The Individual Investor's Guide to No-Load Mutual Funds](#) Publishing Co Intl,American Association of Individual Investors,1987-06 *The Individual Investor's Guide to the Top Mutual Funds* American Association of Individual Investors,2002 [The Savvy Investor's Guide to Building Wealth Through Alternative Investments](#) H. Kent Baker,Greg Filbeck,Andrew C. Spieler,2021-07-13 The Savvy Investor s Guide to Building Wealth Through Alternative Investments is written for investors familiar with traditional investments but with limited knowledge of alternative assets and strategies This book attempts to remove some of the mystery surrounding these investments **Individual Investors Guide to Top Mutual Funds** American Association of Individuals,2005-03 **The Individual Investor's Guide to the Top Mutual Funds** ,2007 [The Investor's Guide to Mutual Funds](#) John A. Haslem,1988 *The Prudent Investor's Guide to Hedge Funds* James P. Owen,2001-05-02 Hedge funds are typically thought of as highly risky investments Not so In fact some hedge funds are among the most conservative investments you can make While speculative high flying hedge funds make the headlines others quietly go about the work of crafting unique investment strategies and hedging portfolios against market risk This much needed book shows why affluent investors who want to be financially secure through retirement should know about hedge funds Its blend of facts practical tips and personal insights takes the mystery out of this often misunderstood investment vehicle and reveals the critical questions to ask before you invest James P Owen Santa Barbara CA has more than 30 years of experience in the investment management industry and is Senior Vice President of Broadmark Asset Management Previously he was President of JPO Inc and a partner with NWQ Investment Management Company He is co founder of the Investment Management Consultant s Association IMCA author of the financial bestseller *The Prudent Investor* *The Definitive Guide to Professional Investment Management* and was associate

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Table of Contents Mutual Fund Investor Guide

1. Understanding the eBook Mutual Fund Investor Guide
 - The Rise of Digital Reading Mutual Fund Investor Guide
 - Advantages of eBooks Over Traditional Books
2. Identifying Mutual Fund Investor Guide
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Mutual Fund Investor Guide
 - User-Friendly Interface
4. Exploring eBook Recommendations from Mutual Fund Investor Guide
 - Personalized Recommendations

- Mutual Fund Investor Guide User Reviews and Ratings
- Mutual Fund Investor Guide and Bestseller Lists
- 5. Accessing Mutual Fund Investor Guide Free and Paid eBooks
 - Mutual Fund Investor Guide Public Domain eBooks
 - Mutual Fund Investor Guide eBook Subscription Services
 - Mutual Fund Investor Guide Budget-Friendly Options
- 6. Navigating Mutual Fund Investor Guide eBook Formats
 - ePub, PDF, MOBI, and More
 - Mutual Fund Investor Guide Compatibility with Devices
 - Mutual Fund Investor Guide Enhanced eBook Features
- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Mutual Fund Investor Guide
 - Highlighting and Note-Taking Mutual Fund Investor Guide
 - Interactive Elements Mutual Fund Investor Guide
- 8. Staying Engaged with Mutual Fund Investor Guide
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Mutual Fund Investor Guide
- 9. Balancing eBooks and Physical Books Mutual Fund Investor Guide
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Mutual Fund Investor Guide
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Mutual Fund Investor Guide
 - Setting Reading Goals Mutual Fund Investor Guide
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Mutual Fund Investor Guide
 - Fact-Checking eBook Content of Mutual Fund Investor Guide

- Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development
 - Exploring Educational eBooks
- 14. Embracing eBook Trends
 - Integration of Multimedia Elements
 - Interactive and Gamified eBooks

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