

Looking Out for Your Spouse's Financial Welfare



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There are three certainties in life: death, taxes and me wearing green on St. Patrick's Day. I have a green shirt on today. Taxes are due a month from now; April 18 for most people. (If you haven't started working on your return yet, our **tax guide** can help.) As far as the other certainty goes, well, you might want to grab a pint of Guinness or a glass of Jameson before reading further...

Death has unfortunately been on my mind for reasons I'd prefer didn't exist. Since the start of this year, three people I know have passed unexpectedly. All were in their 50s or 60s. Two died without any warning, and a third suffered a stroke while in the hospital for a knee infection. I'm really hoping this is a very unfortunate coincidence and not the start of a trend.

It does, however, bring the question of financial planning to mind. Specifically, ensuring one's spouse and family are taken care of. Not just in terms of financial resources, but also in the terms of their ability to take over management of the finances. To put things bluntly, would your spouse, significant other or child know how to access your financial accounts, life insurance and the like if something suddenly happened to you? Would they even know what financial firms to contact?

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- **18 Recommendations for Minimizing Inheritance Conflict** - Following these steps can help avoid unintended headaches for your spouse and your heirs.
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Neutral sentiment rose to its highest level of 2016 as optimism fell after reaching a five-month high last week. [More about this week's results.](#)

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3. [Shorting: A Strategy for Profiting From Price Declines](#)

AAII Model Portfolio Update

Following the March quarterly review, there was one change made to the [Model Shadow Stock Portfolio](#).

The Model Shadow Stock Portfolio, which is a collection of micro-cap stocks, also rebounded strongly by climbing 2.9% in February following January's 6.8% loss. Contributing to the strong monthly performance were three shadow stocks that were up by more than 20% for the month. Seventeen of the 31 stocks that were in the portfolio at the end of January were up for the month of February. The overall Model Shadow Stock Portfolio performance was significantly better than the DFA US Micro Cap Fund ([DFSCX](#)), which was up 1.1% for the month.

The [Model Fund Portfolio](#) gained 1.6% in February and is now down 6.2% year to date.

The Week Ahead

The U.S. financial markets will be closed on Friday in observance of Good Friday. An early happy Easter to those of you who are observing the holiday.

Seven members of the S&P 500 will report earnings next week: Nike ([NKE](#)) and Red Hat ([RHT](#)) on

Tuesday; General Mills (**GIS**) and PVH Corp. (**PVH**) on Wednesday; and Accenture (**ACN**), GameStop (**GME**) and Signet Jewelers (**SIG**) on Thursday.

The first economic report of note will be February existing home sales, released on Monday. Tuesday will feature the March PMI manufacturing index flash. February new home sales will be released on Wednesday. Thursday will feature February durable goods orders. The second revision to fourth-quarter GDP will be released on Friday.

Several Federal Reserve officials will make public appearances, as is typical following a Federal Open Market Committee meeting. Richmond president Jeffrey Lacker, Atlanta president Dennis Lockhart and St. Louis president James Bullard will speak on Monday. Chicago president Charles Evans and Philadelphia president Patrick Harker will speak on Tuesday. Bullard will also speak on Thursday.

The Treasury Department will auction \$13 billion of two-year floating rate notes on Wednesday.

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