

# Will 2015 Be Another 2016 for the Markets? IGGA Market Commentary

At IGGA we are kicking off the New Year with our regular Market Commentary, however this is a special edition because we have a heavy emphasis not just on the month behind and the month ahead. This time we're looking at **the full outlook for 2016**.

I **start off with a perspective on 2015** and a look at specific global indicators along with an assessment of major market sectors and how we're weighting IGGA client's across those sectors.

Then I get right to the heart of the matter. **Is 2016 another 2015?** I discuss the likely outcome from a probability perspective. We discuss the specifics of three major areas:

What we typically expect to see **after a flat year**

What a **Presidential Election year** can mean for the markets

The probabilities that accompany **rising interest rates**

And as always I'll review how we at IGGA use a probabilities based approach to reduce risk in the "tails". In other words, **how to prepare for unexpected swings** even when probabilities are suggesting certain trends.

I hope you enjoy this month's commentary, and as always if you haven't yet, I invite you to discuss with either Brian or myself how we at IGGA are positioned to be the strongest partner you can have when it comes to managing your money. Call us at 1.888.591.0334.

