

# RAGNAR WEALTH MANAGEMENT, LLC NEWS LETTER

Fourth Quarter 2015

PLAN  
TO  
LIVE



## Dear Clients,

What an exciting quarter we just finished. I'm sure some of you, if you are clients that look at the market reports and the news, have maybe had your hearts beating a little faster with the recent volatility. After having almost six years of a less volatile and upwardly-moving market, this was a reminder that adjustments to the downside happen too.

Personally during this time, Bob and I had the opportunity to go to Scotland for two weeks. It was interesting to see the UK economy in action, and it seemed to be doing well. Edinburgh is thriving and growing, which was a positive sign. While we were there, the VW scandal came to light, which was a bit disheartening. But it was also a good reminder that no matter how hard we try to make thoughtful decisions about what we invest in – if the leaders of those companies (or mutual funds) blatantly lie, there isn't much we can do but make a new choice. That is yet another reason why we love diversification.

One of the things I liked most about Scotland (besides the famous Highlander "Hairy" Cows) were the pubs and gathering spaces. Not only for the drink, but because we rarely saw people on their cell phones. People were talking with each other, even strangers, and enjoying the moment. We encourage you to do the same over this holiday season. Maybe even leave the phone at home every now and again!

---

*"Plan to live, live your plan."*

---

## Quarter End-

We are emailing/ mailing all of you the most recent Market Commentary by Liz Ann Sonders, an analyst with Charles Schwab Inc. & Co. She helps to put things into perspective. As we embark on this last quarter of the year, it is a good time to come visit us for a planning and portfolio review. Looking forward to 2016, I'd like to make sure we have all your needs covered.

## All Work and No Play...

And with the holidays right around the corner, that usually means we completely ignore our finances (and diets, and exercise) and focus on enjoying the season. Although Kelli and I get a little lonely, we understand.

But with the holidays can come a bit of stress. Actually, December offers the perfect "trifecta" of stress – physical, emotional, and financial. So, if you need to come by and say 'hi' or just have a cup of coffee or tea to wind down – we'd love to see you.



## Fat Bombs-

FAT BOMBS, Google it! That's right: heavy cream, butter and oil rolled into bite-sized portions, ready to pop in your mouth when you need a little boost. Protein and energy "balls" are a great pick-me-up, fans of the little spheres - a tightly-packed mix of nuts, seeds and protein powders - say that they are perfect for wolfing down when energy levels are low.

## Contact Us

**Ragnar Wealth Management,  
LLC**  
344 Cleveland Avenue SE, Suite B  
Tumwater, WA 98501  
360-628-8783  
1-888-963-6051  
[Kelli@ragnarwealthmgt.com](mailto:Kelli@ragnarwealthmgt.com)  
[Leanne@ragnarwealthmgt.com](mailto:Leanne@ragnarwealthmgt.com)

*Ragnar Wealth Management LLC is a registered investment adviser in the State of Washington. Information provided herein is for informational purposes only and does not constitute an offer to buy or sell. We have used reasonable efforts to obtain information from reliable sources, but we make no representations or warranties as to the accuracy, reliability, or completeness of third party information presented herein.*