

Atherean

Wealth Management, LLC

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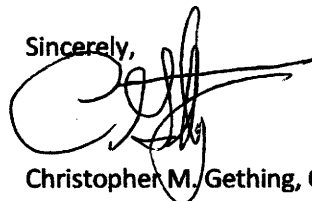
October 30, 2017

Enclosed is your portfolio summary report for the quarter ending 9/30/2017, as well as an investment advisory fee statement for the fourth quarter of 2017. The portfolio summary report shows the holdings in your accounts as well as an overview of the portfolio asset allocation as of the close of the third quarter of 2017. It also provides a summary of your investment objectives, time horizon, and risk tolerance as per our records.

We have seen continued increases in global equity prices in the third quarter, driven in large part by what we believe to be a bubble in the technology sector. In the United States, we believe that tax reform, ironically, will lead to the demise of overvalued tech shares as investors will begin to focus more on tangible earnings and classical valuation models. Throughout this year we have seen a focus by U.S. policymakers on corporate and small business tax reform, as well as a continuation of the deregulation trend which has been in effect since the beginning of the year. We remain bullish on America, the American worker, and the American economy. For this reason we remain bullish on American equities, despite our belief that the tech sector continues to be grossly overvalued. As we stated in our last quarterly update, we are very cautious as U.S. equity valuations, on a cyclically adjusted basis, are at their highest levels since 2001. We also stated last quarter that we believe that significant interest rate risk remains in the bond market. We still hold this view, as we believe that there will be many rate increases in years to come. As far as managing your accounts go, we will continue, as always, to take a long-term view and a top-down approach to the allocation of the assets in your portfolio. We will continue to remain focused on your time horizon, risk tolerance, and liquidity needs as the primary factors driving the allocation and management of your accounts.

Let us know if there are any changes to your financial profile or investment objectives. If you would like to review your portfolio and/or financial plan in greater detail or have any other questions or concerns, feel free to contact me.

Sincerely,



Christopher M. Gething, CFP®, EA

Atherean Wealth Management, LLC