

From the Desk of Chris Eckert – 2025 Outlook: Charting the Economies Next Chapter

2025 Outlook – Charting the Economies Next Chapter

The U.S. economy appears poised to accelerate in 2025 as lower interest rates and solid wage growth support economic growth. Meanwhile, the early policy guidance from the incoming presidential administration reinforces the economy's expected acceleration.

Given the new economic and political environment, how should you prepare your investments for the coming year? And how can you position portfolios for longer-term opportunities still emerging with the expansion of artificial intelligence (AI)?

Wells Fargo Investment Institute's "2025 Outlook: Charting the economies next chapter" can serve as a guide for potential opportunities and risk investors may encounter in 2025 and beyond.

[Click here](#) to download the report.

State of the Markets Monthly Roundtable – 2025 Outlook

Darrell Cronk, President of WFII and Chief Investment Officer for Wealth and Investment Management, hosts a roundtable discussion with senior strategists about:

- Their expectations for the U.S. and global economies in 2025, including forecasts for inflation and interest rates.
- Ideas for positioning portfolios for what they believe will be an economic recovery in 2025.
- Two emerging trends the strategy team sees ahead that investors may want to consider for the long term.

Replay information:

Dial-in: 980-900-1046

Passcode: 927-42

Replay will be available through December 14, 2024

Portfolio Corner

This month we highlight our **Quality Growth Model Portfolio (Q-GARP)**, which seeks companies that can provide a combination of quality growth at a reasonable price (or Q-GARP for short). The primary objective in the stock selection process is to identify those companies that can generate above-average earnings growth over the next several years.

Key characteristics:

- Quality – high and stable profitability.
- Reasonable Price – attractive valuation relative to peers.
- EPS (earnings per share) Growth – strong secular growers.

Although the portfolio is actively managed, it's our intention to hold stocks in the portfolio over a multi-year time frame. Portfolio holdings will generally vary from 30-35 stocks. For more conservative investors, the **Quality Growth Model Portfolio** is available with allocations of 80/20, 65/35 and 50/50, equity to fixed income investments.

Please [click here](#) to access the **Quality Growth Model Portfolio** with the current equity sector weightings as well as our other custom model portfolios.

Smart Berta ETF Model Portfolio

The Smart Beta ETF Model Portfolio, one of our Asset Allocation Model Portfolios, is currently undergoing extensive evaluations. Changes are being considered in the methodology to the security selection process as well as additions/deletions to the universe of securities that are considered for inclusion into the portfolio. Look for further updates in January. [Click here](#) to access the current Asset Allocation Model Portfolio report.

Insights from the Home Team (WFA)

- Weekly Market Commentary – Inflation reality check. [Click here](#)
- Artificial Intelligence (AI) – Insights from WFII on the rapid advance of AI that is driving economic growth and potential investment opportunities. [Read now](#)
- Chart of the week – Stocks have benefited from previous soft landings. [Read report](#)
- Investment Strategy – Weekly market insights from the WFII Global Investment Strategy team. [Click here](#)

Insights from our External Partners

- Stock Market Outlook: AI leads a broadening market (Capital Group). [Read now](#)
- Economic Outlook: Global growth dependent on a resilient U.S. (Capital Group). [Read now](#)
- 2025 Global Market Outlook; Investing during transition. (T. Rowe Price). [Read now](#)

About Chris Eckert

For over 40 years, I have been helping our clients to prepare for and navigate through life's most important transitions. Whether it's marriage or divorce, changing jobs or retirement, selling a business, or losing a loved one, these moments can present investors with formidable challenges or tremendous opportunities. Yes, life can be unpredictable, but it does not have to be unplanned. If you have questions or concerns about whether you are on the right path, then let's have a conversation. [Click here](#) to get started.

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As always, please let me know if you have questions, thoughts, or comments.

All the best
Chris

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