



**INVESTMENT
SERVICES** Est. 1996

M3 EMPLOYER NEWS

DECEMBER 2018

THE MONTH IN BRIEF

For most of November, the stock market was plagued by the same skepticism evident in October: the sense that corporate profits were declining and economic growth was slowing. Then Federal Reserve chairman Jerome Powell threw investors a line: he delivered a speech late in the month that soothed some of the considerable anxiety in the equity markets. Helped by Powell's comments, the S&P 500 gained 1.79% on the month.

While analysts sensed the bull market was in its late phase, consumers remained confident, enthusiastic participants in an apparently thriving economy. In a surprise, home sales picked up. Oil fell. The United Kingdom scheduled a critical parliamentary vote on the Brexit; China and the U.S. returned to the negotiating table regarding tariffs.

-markets.ft.com/data/world [11/30/18]

DID YOU KNOW?

Our advisor Michelle Tomei recently contributed to the article "6 Tips for Do-It-Yourself Retirement Investors" in U.S. News and World Report.

In this compelling article, she helps to reveal how preserving savings can

become more important than asset growth when investing in retirement.

Among the important six tips, the article elaborates on how investing in retirement requires a new way of thinking and changes to asset allocations.



Read the full article at money.usnews.com/money/retirement and select "6 Tips for Do-It-Yourself Retirement Investors"

Download our complimentary Risk Review Guide today!

<http://www.m3advisor.com/blog/risk-review-guide>



FACT OF THE MONTH

Since 1928, the years the United States has a Republican president and a split Congress, the S&P 500 yielded an average **ANNUAL RETURN OF 12%**.

-MarketWatch, November 8, 2018

S&P 500 Index is an index of 500 of the largest exchange-traded stocks in the US from a broad range of industries whose collective performance mirrors the overall stock market. Investors cannot invest directly in an index. Past performance is no guarantee of future results.

M3 Investment Services

990 N. Main Street, Royal Oak, MI 48067
Tel: (248) 543-3400 | www.M3Advisor.com

Advisory Services offered through Legend Advisory or Lincoln Investment, Registered Investment Advisers. Securities offered through Lincoln Investment, Broker/Dealer Member FINRA/SIPC. www.lincolninvestment.com

M3 Investment Services and the above firms are independent and non-affiliated.