



**INVESTMENT
SERVICES** Est. 1996

M3 EMPLOYER NEWS

OCTOBER 2018



THE MONTH IN BRIEF

LOOKING BACK, LOOKING FORWARD

Wall Street maintained its optimism in September. While trade worries were top of mind for economists and investors overseas, bulls largely shrugged at the prospect of tariffs and the probability of another interest rate hike.

The S&P 500 rose 0.43% for the month. On the whole, U.S. economic indicators were quite good, and some offered pleasant surprises.¹

1 - Markets.WSJ.com/US [9/28/18]



FACT OF THE MONTH

From July of 2017 to July of this year, **U.S. manufacturing ADDED 327,000 JOBS**, the most of any 12-month period since April 1995.

- CNBC.com, August 3, 2018

DID YOU KNOW?

Each year the IRS announces **UPDATED CONTRIBUTION LIMITS** for retirement plans. Make sure you **maximize** what you are able to contribute for 2018. The new limits for 2019 will be released this fall and we will keep you informed of any changes.

**401(K), 403(B),
MOST 457S >**

\$18,500



If you are 50 years old or older, you can contribute an **extra \$6,000** to most plans.

IRAS >

\$5,500



If you are 50 years old or older, you can contribute an **extra \$1,000**.

M3 Investment Services

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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. The NASDAQ is an index that tracks the cumulative results on a market capitalization basis of all stocks trading in the NASDAQ system. A commodity is a basic good used in commerce that is interchangeable with other commodities of the same type. Commodities are most often used as inputs in the production of other goods or services. The quality of a given commodity may differ slightly, but it is essentially uniform across producers. When they are traded on an exchange, commodities must also meet specified minimum standards, also known as a basis grade.