

December Economic and Market Update

December 9, 2022

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Brad McMillan, Commonwealth's Chief Investment Officer, recaps November's market and economic news. It was a good month for markets as the bounce from October continued. U.S. indices saw single-digit gains, and developed and emerging markets were up by double digits. The primary driver here was optimism that the Fed will slow future rate increases. On the economic side, job growth remained healthy, inflation dropped, and business confidence was strong. But while the markets have weathered the midterms, will there be turbulence ahead? Tune in to find out.



Investor360® - Online Access to Your Accounts, Documents and More!



We are excited to share that our Investor360° overview video has been revised to include recent updates, such as multifactor authentication, that we've made to the platform. A few Investor360° highlights:

- An executive summary of your financial life
- Add accounts held at other institutions
- Elect paperless preferences
- Input important tax information to tax software
- Personal electronic vault to store your most important documents
- Secure environment to communicate with myself and staff
- Multifactor authentication

This account management tool is also one that greatly helps the environment. We hope you'll take full advantage of it.

My staff and I deeply appreciate the continuing opportunity to work with you. Please let me know if you have any questions or requests. Thank you.

Sincerely,

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