



Your Quarterly Retirement Plan Newsletter

Some of you have asked me to reflect on the markets and economy for the first nine months of the year.

Easing inflation and stronger economic growth helped fuel some optimism for an economic soft landing. However, recent data suggests economic momentum might be slowing, and we might not be out of the woods yet in regard to a possible recession.

While the S&P 500 is still in positive territory for the year, this has not been a broad-based market rally. The vast majority of market gains were due to the performance of just a handful of mega-cap growth technology stocks now nicknamed the "Magnificent Seven". Apple, Microsoft, Nvidia, Amazon, Meta, Tesla, and Alphabet. Bonds have continued to struggle as the federal reserve continued raising rates, as they work to bring down inflation.

Moving forward, as economic tailwinds (stimulus) fade and headwinds (higher interest rates and geopolitical events) build, investors should expect an increase in volatility. We should continue to stay the course with our long-term financial plan and try to ignore short term market noise.

Here are some articles I found interesting, please enjoy them.

Thank you,



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Peter



Roth vs. Traditional 401(k): Where to Put Your Money for Retirement?

Sept. 5, 2023



Thousands of companies have added Roth 401(k)s to their retirement plans. Getting the math right...

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	401(k)	Roth IRA
Annual Contribution	\$5,000	\$4,000
Rate of Return	7% for 34 years	7% for 34
Balance at Retirement	\$686,184	\$548,948

6 Steps to Becoming a Millionaire

Sept. 26, 2023



You don't need a high-paying job or family money

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How To Make Good “Bad” Financial Decisions

Oct. 23, 2023

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There is no decision that makes sense for everyone.

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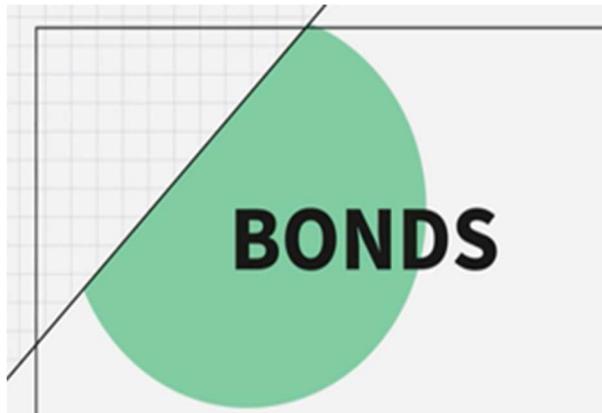


Challenges Facing Retirees In The Next 10 Years And What To Do

Sept. 27, 2023

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Those who have just retired or are looking to retire soon should consider modern retirement...



4 Basic Things to Know About Bonds

Aug. 8, 2023



Want to strengthen your portfolio's risk-return profile? Adding bonds can create a more balanced...

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Rules Of Thumb For Social Security Benefit Planning

Aug. 17, 2023



As changes are inevitable within the Social Security system – many benefits remain constant.

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