



December 2023 Newsletter

Hard to believe that 2023 will be over in a few days!

It has been a volatile year in the markets, with high inflation and interest rates, big market swings, the introduction of AI, geopolitical tensions and multiple bank failures. However, with all the economic noise, the Q4 stock market rally has been one for the record books.

In the latest FOMC announcement, the Federal Reserve left rates unchanged, remarked that it was unlikely rates would be going up any further, and forecast 3 rate cuts next year vs. their previous estimate of just 2. Everything the Fed said struck a bullish tone with the stock and bond markets.

The big debate now and likely early next year will be on when the rate cuts start. The consensus going into the Fed's announcement was that rate cuts wouldn't start until May at the earliest. But after last week's dovish stance by the Fed, many are expecting those cuts to begin in March or possibly earlier.

The rate hike cycle appears over. The pivot to rate cuts is coming. While there might be an increased possibility of a soft landing, things can change quickly and there is still more data to come in the first quarter of 2024. I am looking forward to connecting with you in the new year!

Warmest wishes for a happy and healthy New Year!

Thank you, Peter



Peter Emigh, CFP®, AIF®

Financial Advisor & Senior Partner

Argos Financial Group

Peter Emigh : [\(317\) 574-2940](tel:(317)574-2940)

Chris Shockley : [\(317\) 574-2910](tel:(317)574-2910)

pemigh@argosfg.com

www.argosfg.com/



[Contact Now](#)



Key Financial Figures You Need To Know For 2024

Dec. 14, 2023

F What financial changes do you need to know for 2024 to stay prepared for your retirement?

[Read more →](#)



2024 Predictions: Strong Markets, Tougher Regulations, Breakout Growth

Dec. 21, 2023

B Wealth management leaders see a broadening stock market rally, resurgent cryptocurrencies, and...

[Read more →](#)



2023 U.S. Stock Market Year In Review

Dec. 18, 2023

F Despite concerns over inflation and rising interest rates, an unexpected regional banking crisis...

[Read more →](#)



Fed Holds Rates Steady and Sees Cuts Next Year

Dec. 13, 2023

WSJ Officials don't rule out further hikes while penciling in three rate cuts in 2024.

[Read more →](#)



When Bond Yields Dropped, the Everything Rally Kicked Off

Dec. 12, 2023



Stocks, bonds, crypto and gold are surging, sparking worries of a fleeting sugar high.

[Read more →](#)



How To Build Generational Wealth In Six Steps

Dec. 11, 2023



Many parents I speak with would like to leave something to their children after they pass. These...

[Read more →](#)



Your Cash Is Earning 5% Interest. Is Now the Time to Move It?

Dec. 11, 2023



Investors are considering taking on more risk ahead of possible interest-rate cuts.

[Read more →](#)



Tom Standage's ten trends to watch in 2024

Dec. 7, 2023



A letter from the editor of The World Ahead

[Read more →](#)

900 East 96th Street - Suite 300 - Indianapolis, IN 46240

This e-mail transmission may contain information that is proprietary, privileged and/or confidential and is intended exclusively for the person(s) to whom it is addressed. Any use, copying, retention or disclosure by any person other than the intended recipient or the intended recipient's designees is

strictly prohibited. If you are not the intended recipient or their designee, please notify the sender immediately by return e-mail and delete all copies. Securities and investment advisory services offered through qualified registered representatives of MML Investors Services, LLC, [Member SIPC](#). The views and opinions expressed are those of the author(s) and may not accurately reflect those of MML Investors Services, or its affiliated companies. Local firms are sales offices of Massachusetts Mutual Life Insurance Company (MassMutual), and are not subsidiaries or affiliates of MassMutual, MML Investors Services, or their affiliated companies. Transactions may not be accepted by e-mail, fax, or voicemail.

If you no longer wish to receive this newsletter, unsubscribe [here](#).