

M3 FINANCIAL PULSE

APRIL 2023

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M3

INVESTMENT SERVICES

EST. 1996

THE MONTH IN BRIEF

The Standard & Poor's 500 added **3.48%**

Stocks rallied last week on receding fears of a widening banking crisis, led by resurging investor interest in technology and communication services names.

The Dow Jones Industrial Average gained **3.22%**, while the Standard & Poor's 500 added **3.48%**. The Nasdaq Composite index rose **3.37%** for the week. The MSCI EAFE index, which tracks developed overseas stock markets, advanced by **3.34%**.¹

1 - The Wall Street Journal, March 31, 2023

VIDEO OF THE MONTH



Do you know about the herding mentality in investing? Watch this video to learn more about herding, and how to avoid being swept up by the herding mentality...

Scan the code to see the video



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HOW PREPARED ARE YOU FOR RETIREMENT?

We spend years in retirement and most of our time until then preparing for retirement. But how much do we really know? Here are five surprising facts about retirement:



56% ↑

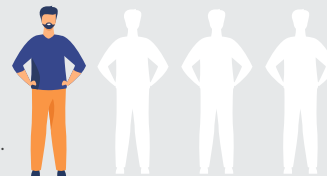
Participants engaged in their retirement planning have higher savings rates than their unengaged peers.

63%

of Americans are confident that they are financially on track for retirement, notwithstanding rising prices and inflation.

18%

of retirees said they are struggling in retirement.



And only 37%

said they are 'comfortable' in retirement.



More than 9 out of 10 Americans who have worked with professional financial planning services feel their plan has been useful to them.

The key to retirement is time and preparation. Talk to your M3 Advisor to review your retirement plan and make sure you're on track!

Sources:

<https://www.soa.org/resources/research-reports/2021/retirement-risk-survey/>

<https://www.thinkadvisor.com/2022/12/06/12-merry-retirement-statistics-2022/>

<https://transamerica.institute.org/docs/default-source/research/emerging-from-the-covid-19-pandemic-four-generations-prepare-for-retirement-report.pdf>

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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. The Dow Jones Industrial Average is a widely watched index of 30 American stocks thought to represent the pulse of the American economy and markets. 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. Investors cannot invest directly in an index. Past performance is no guarantee of future results.