



INVESTMENT
SERVICES Est. 1996

M3 FINANCIAL PULSE

FEBRUARY 2020

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THE MONTH IN BRIEF

Early January gains gave way to late January losses as the coronavirus emerged as a global health concern, and correspondingly, a concern for the investment markets. The S&P 500 ended up retreating 0.16% for the month. The coronavirus outbreak was just one of the big stories in January: President Trump signed one trade deal while Congress approved another, Brexit occurred, oil prices temporarily jumped as tensions between America and Iran heightened, and stocks hit record highs again.¹

1 - us.spindices.com/indices/equity/sp-500 [2/2/20]



FACT OF THE MONTH

The SECURE Act **changed** the age of Required Minimum Distributions from **70.5 to 72 years old**, giving you more time to keep that money invested if you don't need it.

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. Past performance is no guarantee of future results.
The Federal Reserve System is the central banking system of the United States and controls the Federal Funds Rate, an important benchmark in financial markets used to influence the supply of money in the U.S. economy. Gross Domestic Product (GDP) is a measure of output from U.S. factories and related consumption in the United States. It does not include products made by U.S. companies in foreign markets. Inflation is the rise in the prices of goods and services, as happens when spending increases relative to the supply of goods on the market. Moderate inflation is a common result of economic growth.

DON'T JUST MAKE RESOLUTIONS, START TAKING ACTION.

Achieving your retirement goals starts with a plan of action. By starting the year off saving for retirement, the year will end with strong progress towards your goals. Don't delay, start achieving your goals now.

Now is the time to take action towards the future you want. Start with asking yourself these questions:

- Is your budget still working for you?
- Are you saving enough money for retirement?
- Do your investments still serve your needs?
- Have you experienced any major life changes?
- Do you have any questions or concerns about your financial plan?

Meet with your advisor to:

- Review your budget for the past year and use it to build a budget for this next year. Does your budget include actual expenses and income or are you estimating? Make sure you are working off of an accurate assessment of your finances.
- Review your savings and investment strategies from the past year and adjust them to align with your current position going into this next year.
- Review any questions or concerns you have. Your advisor is a great resource for providing you with additional information about your investments but also on other financial decisions in your life.

A new year is a time of motivation for you to be the best you can be. We can help you keep the momentum going.

Schedule your review today and take control of your year now.



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