



INVESTMENT
SERVICES Est. 1996

M3 FINANCIAL PULSE

MARCH 2020

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THE MONTH IN BRIEF

In February, anxieties about the novel coronavirus (COVID-19) rippled through stock, bond, and commodity markets. Stories about the disease dominated the news cycle, and concerns that a pandemic might occur hurt equities. The S&P 500 slipped 8.41% for the month, and foreign stock markets also retreated. Oil tumbled below \$50. Away from the trading floors, the latest fundamental economic indicators showed manufacturing and job creation strengthening and consumer confidence at high levels. Data on home sales were mixed; home loans grew less expensive.¹

¹ money.cnn.com/data/markets/sandp [2/28/20]



FACT OF THE MONTH

Since World War II, the average gain in the fourth year of a presidential term is **6.3%** and it's **up 78%** of the time. The price gain is even better, with an average of **6.6% gain**, if it is a Republican seeking re-election, and the market has been **higher** each of the six instances of this since WWII.

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

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.

A plan of regular investing does not assure a profit or protect against loss in a declining market. You should consider your financial ability to continue your purchases over an extended period of time.



3 TIPS TO SURVIVE MARKET VOLATILITY.

Volatility has raised its head once again causing worry in the minds of both the seasoned and novice investor alike.

However, while some people are running around in a panic, the truth of the matter is – it's really not that hard to not only survive the market fluctuations that happen due to financial uncertainty – but potentially thrive as well!

Here are a few ways to help you retain some peace of mind while things are a bit shaky...

- **Don't Panic!**

Investing decisions made as a result of an emotional, panicked outlook can lead to mistakes rather than being in alignment with your goals.

- **Be Consistent Rather Than Reactive**

Remember that a consistent approach in contributions means you could be benefiting during these times. Dollar-cost averaging is when you contribute the same amount into your investment at regular intervals rather than trying to time your purchases.

- **Stay Focused On Your Game Plan**

By having a financial plan, you can gain clarity on what your savings goals are for retirement, savings, and other family purchases. Your plan should also outline savings recommendations which take into account market fluctuations. Daily news feeds may be distracting and cause you to question your plan. If this is happening to you, it may be a good time to review your financial plan in order to refamiliarize yourself with your strategy and determine if you are adhering to it. And if you don't have a financial plan, why not get one?

Get answers to your financial questions and gain confidence by having a clear path outlining how you can work towards your financial goals. Your financial advisor can guide you along the way. Our goal is to help you through these turbulent financial times and remain on-track working towards your family's goals.

Contact us to start planning for your future.



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