

# 3 Reasons Investors Can Be Thankful This Holiday Season

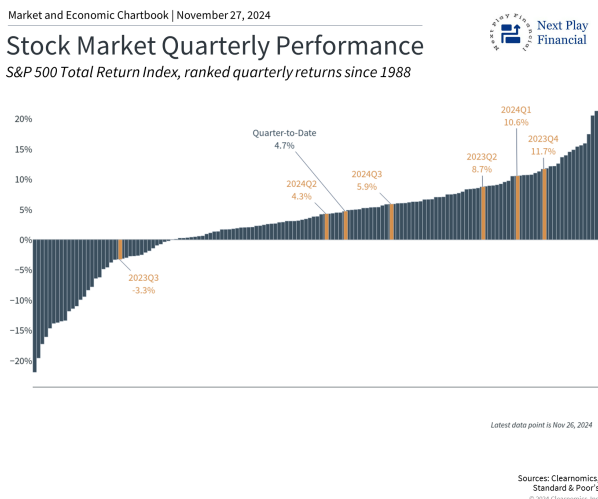


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2024 has been a great year for investors. The stock market has done very well despite concerns about interest rates, elections, and global events. The main U.S. stock market indexes have gained over 19% this year. Even international markets have shown positive returns. The economy has also done better than expected, with lower inflation, steady jobs, and good growth.

## Markets have shown strong performance in 2024



During the holidays, it's good to think about what's going right with our investments, not just what could go wrong. Even after two good years in the markets, some people still worry about the economy, government debt, and world events.

Looking at history shows us that focusing on long-term investing works best. While markets can go up and down a lot in the short term, they tend to rise over longer periods as the economy grows. What can we be grateful for this year?

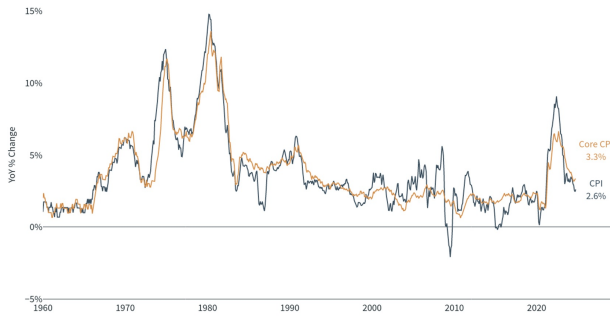
First, U.S. stocks have done very well in 2024. Company profits are strong, the economy is healthy, and investors feel more confident. Most types of stocks have gone up this year, with eight out of eleven major market sectors showing gains of more than 10%.

## Prices are becoming more stable



### Consumer Price Index

CPI and Ex Food and Energy, YoY % Change



Latest data point is Oct 2024

Sources: Clearnomics, Bureau of Labor Statistics © 2024 Clearnomics, Inc.

Second, inflation (the rate at which prices rise) has slowed down to normal levels. While everyday items still cost more, lower inflation is good news for investments because it affects interest rates.

As inflation has come down, the Federal Reserve (the U.S. central bank) can start lowering interest rates. This has helped boost the stock market.

### Jobs and the economy remain healthy

Finally, the job market remains strong, which is great news for most people. There were worries that fighting inflation would hurt jobs, but this hasn't happened. Unemployment is very low, and the economy has added many new jobs since the pandemic.

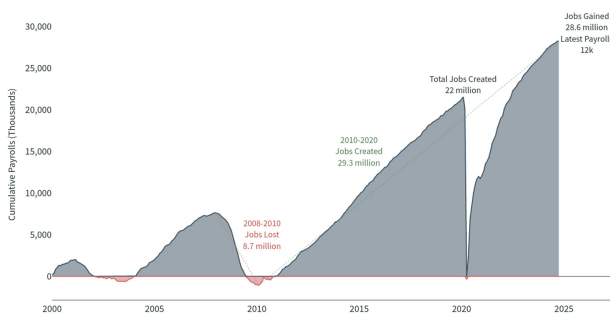
The U.S. economy continues to grow well, mainly because people are still spending money. While this spending might slow down as savings decrease, lower interest rates and business investment could help keep the economy growing.

**The bottom line? While markets have had some ups and downs, 2024 has been a very good year for investors. This holiday season is a good time to review your investment plan and**



### Total Jobs Created Since 2000

Cumulative change in non-farm payrolls, seasonally adjusted



Latest data point is Oct 2024

Sources: Clearnomics, Bureau of Labor Statistics © 2024 Clearnomics, Inc.

**make sure it matches your long-term goals.**

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