



NEWSLETTER

EDITION 1

MARKET MINUTE

Through the first four months of the 2023, here's how the various market indexes have stacked up:



STOCKS

(As of 4/28/2023)

Dow Jones Industrial Index: **+2.87%**

NASDAQ Composite Index: **+16.82%**

S&P 500 Index: **+8.59%**



BONDS

(As of 4/28/2023)

Bloomberg U.S. Government/Credit Index: **-0.26**

Bloomberg U.S. Aggregate Index: **-0.43**

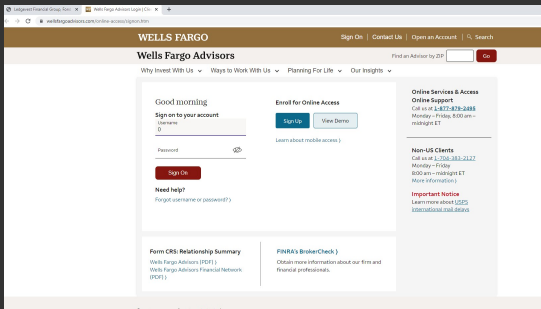
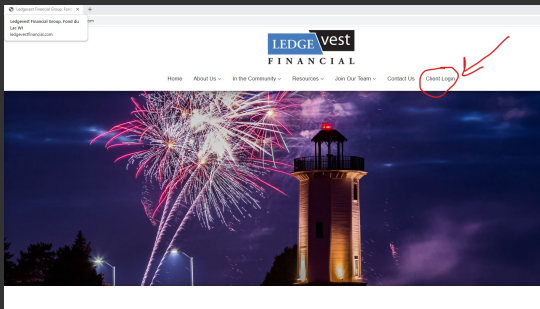
Bloomberg U.S. Corporate Index: **+0.68**

Clearly, we have seen a rebound in stocks. The rebound has been bigger in the NASDAQ to this point, but that index was also down the most in 2022.

Bonds have been mixed so far in 2023 but were down across the board in 2022. Bonds yields have increased quite a bit over the past year. Bond prices could stand to benefit upon the Federal Reserve ceasing or reversing course on raising interest rates in the future.

TOP TIP

We are often asked what the best way is for clients to sign-in to their online account access. In order to make sure you are not signing into a scam website and that you are signing into the proper place, the best course of action is to start from www.ledgevestfinancial.com. At the very right side of our navigation bar we have a button labeled "Client Login". This button will take you directly to the proper spot to log in to your account on the Wells Fargo Advisors website. Please see the graphics below.



COMMUNITY CORNER

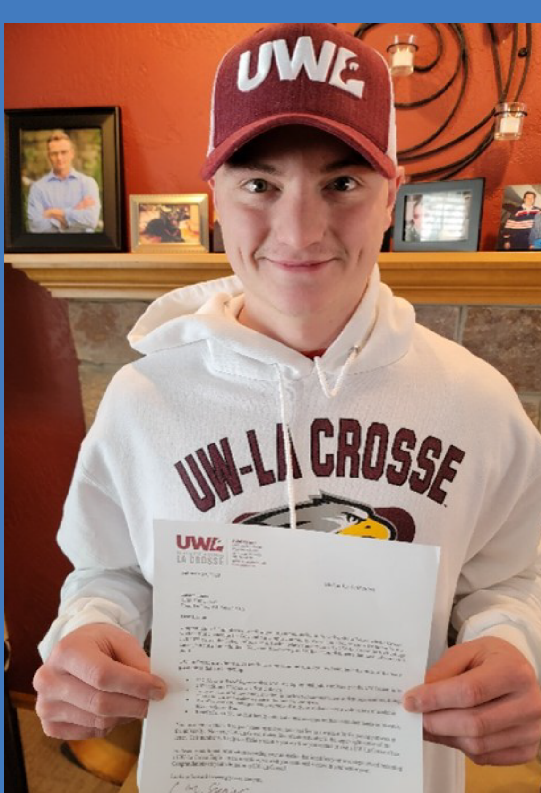
Ledgevest Financial is proud to once again sponsor a team for the Fond du Lac Soccer Association during the summer of 2023. The Fond du Lac Soccer Association annually has youth soccer programs including Little Kickers, Rec League, Academy League, and Select (Travel) Leagues for over 1,500 boys and girls ages 4 to 18 with approximately 120 recreation and 15 select/travel club teams and a 200+ adult league players.

Over the winter, Ledgevest Financial partner Brian Jones presented a check to Fond du Lac Soccer Association Board Member Patrick O'Laughlin from a fund his family established at the Fond du Lac Area Foundation to help with the cost of placing turf on the main field.



STAFF SCOOP

Our staff is intimately familiar with college planning. This year, two of the Partners at Ledgevest Financial are getting their first taste of having children head off to college. Shawn Longley's son Cooper will be attending Nebraska and will be studying accounting, while Brian Jones' son Easton will be attending UW-La Crosse and will be studying Biology with an eye towards Dental School in the future.



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Index return information is provided for illustrative purposes only. Index returns do not represent investment returns or the results of actual trading nor are they forecasts of expected gains or losses a fund might experience. Index returns reflect general market results, assume the reinvestment of dividends, and other distributions, and do not reflect deduction for fees, expenses or taxes applicable to an actual investment. An index is unmanaged and not available for direct investment. Past performance does not guarantee future results.

Bloomberg U.S. Government/Credit Bond index: The Bloomberg U.S. Government/Credit Bond Index is an unmanaged, market-weighted index generally representative of intermediate and long-term government and investment grade corporate debt securities having maturities of greater than one year.

Bloomberg U.S. Aggregate Bond Index: Bloomberg U.S. Aggregate Bond index is a broad-based measure of the investment grade, US dollar-denominated, fixed-rate taxable bond market.

Bloomberg Corporate Bond Index: The Bloomberg Corporate Bond Index is an unmanaged market value-weighted index of investment-grade corporate fixed-rate debt issues with maturities of one year or more.

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