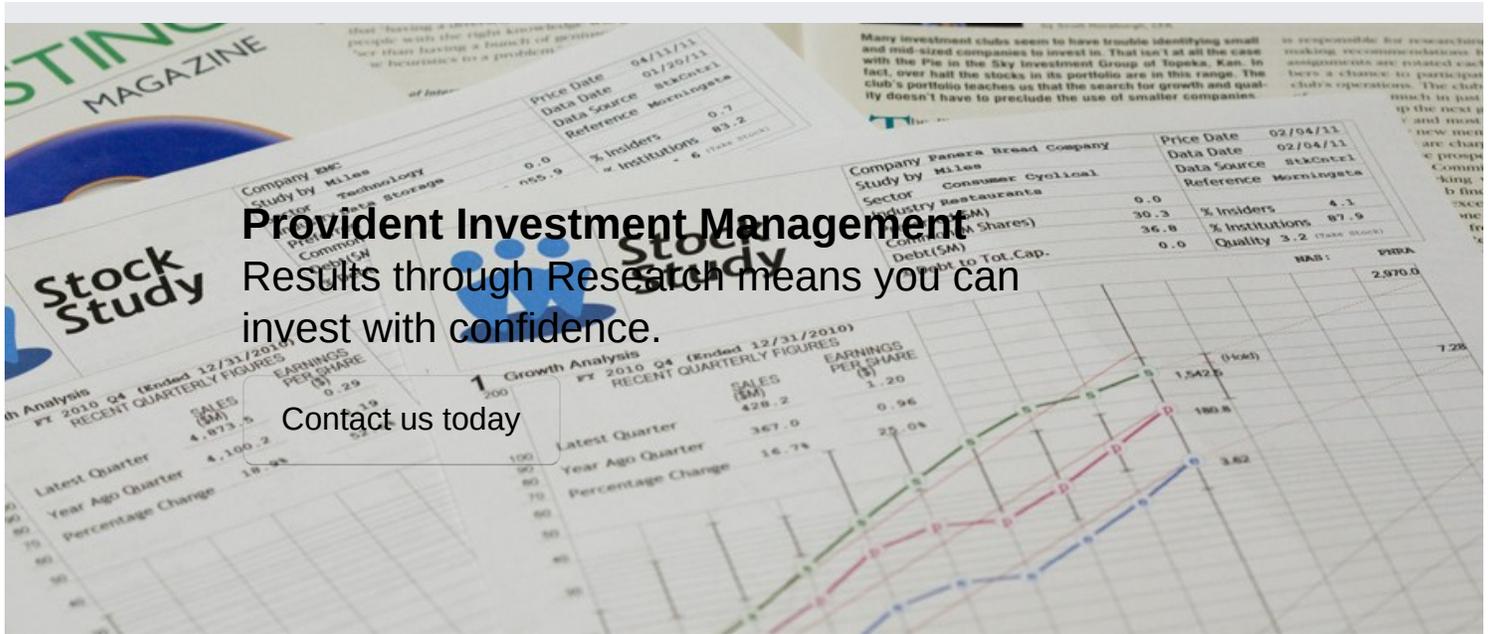




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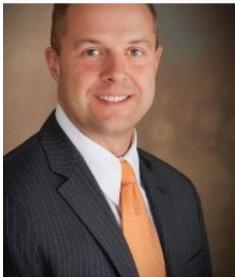
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# Provident Investment Management Named to the 2018 FT 300



This entry was posted in [Uncategorized](#) on June 26, 2017 by Miles Putnam, CFA



## Individual Retirement Account Distribution Rules and Requirements

This entry was posted in [Viewpoint](#) on July 3, 2019 by Eric Pozolo

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With an effort to increase the American retirement savings rate, Congress established Individual Retirement Accounts (IRAs) through the Employee Retirement Income Security Act of 1974. IRAs have greatly advanced since their creation, allowing for tax-deferred, and in some cases tax-free, growth of retirement assets. Also, they allow greater contribution limits [...]

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## July Investment Comments

This entry was posted in [Investment Comments](#) on July 3, 2019 by Eric Pozolo

After ten years of mostly steady expansion, the industrial economy currently looks tired. Transportation, energy, and basic materials stocks have been among the market's worst performers in the past one and three months. The statistics confirm investors' concerns. April's industrial production estimate showed annualized growth of less than 1%, about [...]



## The Boys of Summer

This entry was posted in [Viewpoint](#) on June 4, 2019 by Eric Pozolo

My five-year-old recently started t-ball and the games have been even more fun to watch than I imagined. The kids are young enough that they don't bother to keep score and the concept is just to introduce the game and help teach the rules. Despite the best efforts of parents [...]

---

## June Investment Comments

This entry was posted in [Investment Comments](#) on June 4, 2019 by Eric Pozolo

After the market hit all-time highs in late April, May marked the return of volatility as trade negotiations with China broke down. It all started on Sunday, May 5th when President Trump issued a tweet indicating the Chinese had backtracked on already-negotiated promises to write into Chinese law changes covering [...]





## A Frank Discussion About Aging

This entry was posted in [Viewpoint](#) on May 6, 2019 by Eric Pozolo

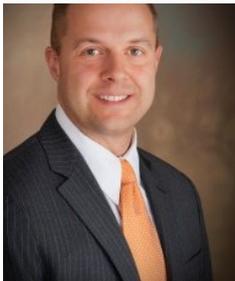
Two recent developments have placed the financial status of older Americans in sharper focus. One development was a report from trustees for Social Security and Medicare. In 2020, Social Security revenue will be insufficient to pay benefits, requiring the fund to dip into its reserves for the first time since [...]

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## May Investment Comments

This entry was posted in [Investment Comments](#) on May 6, 2019 by Eric Pozolo

After a strong start to 2019, markets have recovered from the significant declines experienced in last year's fourth quarter. Much of the rebound can be attributed to the relatively abrupt pivot by the Federal Reserve at the start of the year to be patient with further rate increases, versus a [...]



## Charitable Giving

This entry was posted in [Viewpoint](#) on April 2, 2019 by Eric Pozolo

In December 2017, the Tax Cuts and Jobs Act became law. This new law created sweeping changes to the tax code that has impacted the landscape for charitable giving. For example, the standard deduction has been greatly increased, whereas some itemized deductions have been reduced or eliminated. While tax deductions [...]

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## April Investment Comments

This entry was posted in [Investment Comments](#) on April 2, 2019 by Eric Pozolo

"With our policy rate in the range of neutral, with muted inflation pressures and with some of the downside risks we've talked about, this is a good time to be patient," according to Federal Reserve Chairman Jerome Powell. Comforting statements like this have helped restore investor confidence just as Powell's [...]





## Rich Kid Poor Kid

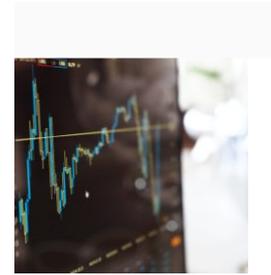
This entry was posted in [Viewpoint](#) on March 5, 2019 by Eric Pozolo

Dear Clients, I have a favor to ask. If you have a minute and the inspiration strikes, would you please reach out to me with any anecdotes or observations about how money has affected your family, for better or worse? I'm particularly interested in relationships between parents and kids, something [...]

## March Investment Comments

This entry was posted in [Investment Comments](#) on March 5, 2019 by Eric Pozolo

So far, 2019 has been kinder to investors than was the finish to 2018. A combination of stronger-than-expected earnings, a more accommodative Federal Reserve, and a strong labor market has supported the full recovery from December's 9% loss for the S&P 500. On the earnings front, results are coming in [...]



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