

3 PEAKS NEWSLETTER



ECONOMIC UPDATE

April has been one of the wildest economic months in recent memory because of...you guessed it...TARIFFS! Stock investors have ridden huge swings in the market with the S&P 500 reaching a 19% decline from its high in February before climbing back up nearly 11% as the end of April approaches. Over the same period, bonds have stayed relatively steady in value which has helped more conservative and well diversified accounts to protect their value compared to aggressive stock-heavy investors.

While the majority of higher tariffs have been postponed until July 9th, a baseline 10% tariff was placed on virtually all countries, and most of the President's focus has now been placed on trade pressure on China. American Tariffs on China have topped out at 145% and retaliatory Chinese Tariffs are now 125%. Both sides have made exclusions for certain goods but no public progress has been made in negotiations between the two sides in spite of comments from the U.S. Treasury Secretary Scott Bessent saying he expects "a de-escalation" in the "very near future." Trade negotiations with other countries appear to be optimistic, although no formal agreements have been announced.

Sources: <https://www.tradecomplianceresourcehub.com/2025/04/24/trump-2-0-tariff-tracker/>, <https://www.cnbc.com/2025/04/22/bessent-trump-tariffs-china-deescalate.html>

3 PEAKS FINANCIAL BLOG

If you are employed at the site and would like to retire early, you will want to take 3 minutes to read part 1 of this series. The first topic is medical insurance, including the unique benefits available to many INL employees.

Visit 3peaksfinancial.com/blog to learn more.

**NATIONAL LAB
EARLY RETIREMENT
PLANNING**
PART 1 - MEDICAL INSURANCE

3 PEAKS FINANCIAL | [3PEAKSFINANCIAL.COM/BLOG](https://3peaksfinancial.com/blog)

**SADDLE UP & PUT ON YOUR
BOOTS & COWBOY HAT**
Atomic Workers Hometown Gathering

Location	Holiday Inn & Suites 3005 South Fork Blvd. Idaho Falls, ID 83402	FREE LUNCH
Date and Time	Friday, May 16, 2025 11 AM to 2 PM	

WHAT'S NEW?

In you or anyone you know has worked for the Department of Energy directly or as a contractor such as the INL, you may be eligible for medical and other benefits through a government funded program. If you would like to learn more about this program we invite you to attend this free event put on by United Energy Workers Healthcare. Contact our office for more details about the event and how to register.

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