

MONTHLY HIGHLIGHTS

FRESH IDEAS FOR PURSUING A LIFE WELL PLANNED

#FoodForThought

*"The most important investment you can make is in yourself."
– Warren Buffet*

JANUARY 2022

Happy New Year! Welcome to the first edition of the Monthly Highlights in 2022. I have been working on reorganizing my monthly newsletter and I hope you will find this simplistic, yet information-packed, newsletter helpful. Stay tuned.

In today's edition:

- My monthly video message
- Financial Markets Wrap
- 2022 Equity Market Outlook & Retirement Plan Contribution Limits
- Infographic of the Month
- Some timely updates
- January – Plan for all Seasons

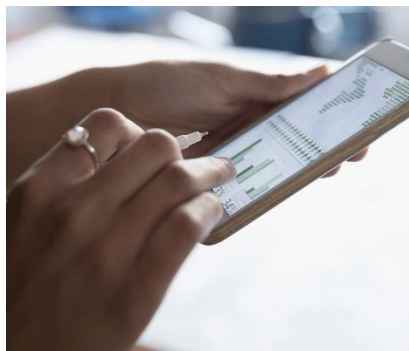


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The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market. The NASDAQ composite is an unmanaged index of securities traded on the NASDAQ system. The Dow Jones Industrial Average (DJIA), commonly known as "The Dow" is an index representing 30 stock of companies maintained and reviewed by the editors of the Wall Street Journal.



[S&P 500 outpaces COVID-19 woes, soars more than 25% in 2021](#)

2021 ended on a high note for the Dow and S&P 500 despite economic challenges posed by the coronavirus and extreme weather events.

We expect normal volatility and pullbacks in the year ahead, along with continued sector rotation. Overall conditions are likely to remain healthy, and investors can use these periods to opportunistically and thoughtfully add vetted positions.

Index	12/31/20 Close	12/31/21 Close	Change Year to Date	% Gain/Loss Year to Date
<i>DJIA</i>	30,606	36,338	+5,732	+18.73%
<i>NASDAQ</i>	12,888	15,645	+2,757	+21.39%
<i>S&P 500</i>	3,756	4,766	+1,010	+26.89%
<i>MSCI EAFE</i>	2,148	2,336	+189	+8.78%
<i>Russell 2000</i>	1,975	2,245	+270	+13.69%
<i>Bloomberg U.S. Aggregate Bond Index</i>	2,392	2,355	-37	-1.54%

Source: Raymond James Markets & Investing.

Performance reflects price returns as of market close on Dec. 31, 2021.



[2022 Equity Market Outlook](#)

Overall, we see tapering and tightening as more of a process beginning with a transition from rapid expansion of the Fed's balance sheet to a slowing/stabilization period and eventually reducing the balance sheet and raising fed funds rates. At each step, stocks could see some added volatility, but unless other factors (macro slowdown, fears of runaway inflation, etc.) evolve, we believe drawdowns should not be terminal for the bull market—although some may be deeper than “normal” and reach beyond 10%.

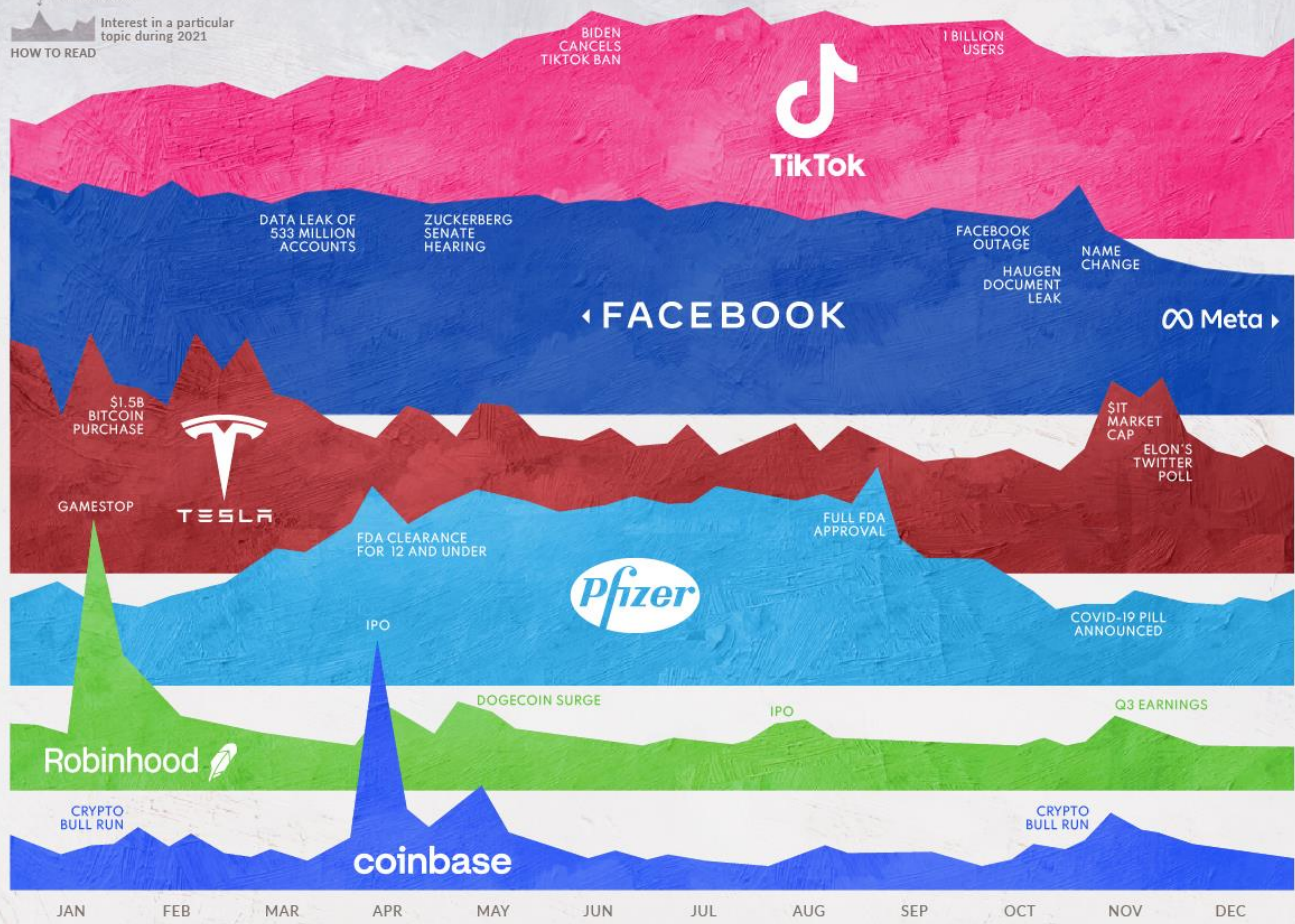
[2022 Retirement Plan Contribution Limits](#)

Plan limits for year	2022	2021	2020	2019
401(k)/403(b)/457 Elective Deferrals	\$20,500	\$19,500	\$19,500	\$19,000
Annual Defined Contribution Limit	\$61,000	\$58,000	\$57,000	\$56,000
Annual Compensation Limit	\$305,000	\$290,000	\$285,000	\$280,000
Catch-Up Contribution Limit	\$6,500	\$6,500	\$6,500	\$6,000
Highly Compensated Employees	\$135,000	\$130,000	\$130,000	\$125,000
Key Employees	\$200,000	\$185,000	\$185,000	\$180,000
Social Security Wage Base	\$147,000	\$142,800	\$137,700	\$132,900
Defined Benefit Annual Benefit Maximum	\$245,000	\$230,000	\$230,000	\$225,000
SIMPLE Employee Deferrals	\$14,000	\$13,500	\$13,500	\$13,000
SIMPLE Catch-Up Deferral	\$3,000	\$3,000	\$3,000	\$3,000
Traditional/Roth IRA Contribution Limit	\$6,000	\$6,000	\$6,000	\$6,000
Traditional/Roth IRA Catch-Up Contribution Limit	\$1,000	\$1,000	\$1,000	\$1,000

COMPANIES THAT *DEFINED* 2021

These six companies had a big influence over society and the markets, dominating the headlines for both positive and negative reasons.

Peak interest
Interest in a particular topic during 2021
HOW TO READ



Source: Google Trends

visualcapitalist.com



Source: Visual Capitalist

TIMELY UPDATES

Business Ownership: [Setting 2022 goals for your business? Consider these ideas](#)

Tax Planning: [Laying the Groundwork for Tax Season](#)

Estate & Giving: [Optimize your Estate Plan for 2022 and Beyond](#)

Family & Lifestyle: [Visualize your Future \[Video\]](#)

Retirement & Longevity: [Financial Resolutions for 2022](#)

Technology & Innovation: [Becoming a Digital Nomad](#)

A PLAN FOR ALL SEASONS

[Market Closure:](#)

- Jan 17. Martin Luther King Jr. Day

[Dates To Remember:](#)

- Jan. 18: Fourth quarter estimated tax payments are due, if required.
- Jan. 31: Raymond James mails year-end retirement tax forms for 1099-R and 5498, if applicable.

[Things To Do:](#)

- Prepare for smooth filing. Make sure to organize tax forms in a dedicated spot, as well as any receipts if you itemize.
- Get set for 65, age at which you become eligible for Medicare.
- Research your company's open enrollment schedule.
- Review contribution levels to take full advantage of flexible spending account (FSA) or health savings account (HSA). If you have a FSA, use available funds before your plan's use-it-or-lose-it deadline.
- Plan how you want to use your year-end bonus before it hits your account. Consider paying down high-interest debt, shoring up your emergency fund or increasing your 401(k) contribution.
- If you haven't automated retirement contributions, start now. It's also a good time to reconfirm your employer match and adjust your contributions.
- Pre-tax IRA contributions can reduce taxable income, and you have until mid-April to contribute for the current tax year. You also have the option to contribute early in the year towards the next tax year.

Withdrawals from tax-deferred accounts may be subject to income taxes, and prior to age 59 1/2 a 10% federal penalty tax may apply. Investment products are: not deposits, not FDIC/NCUA insured, not insured by any government agency, not bank guaranteed, subject to risk and may lose value. © 2021 Raymond James & Associates, Inc., member New York Stock Exchange/SIPC. © 2021 Raymond James Financial Services, Inc., member FINRA/SIPC. Raymond James financial advisors do not render legal or tax advice. Please consult a qualified professional regarding legal or tax advice. 21-BDMKT-5147 ME/KF 11/21



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About Myself

I am a financial advisor offering full financial management services to individuals and their families. I, along with my team of specialists at Raymond James, offer ongoing investment management and financial planning services for an annual fee based on assets managed.

Why did I become a financial advisor? I lost three crucial family members: my father, brother, and grandfather in my teen years. Of course, this devastated me personally; and financially, as we lost our financial support. Like many, we had financial aspirations but no plan and that is where my desire to help others not go through similar situations began and I am proud to have helped many better prepare for life's uncertainties.

My wealth planning process considers the "total" you, including the structure, sources and timing of your earnings, taxes, lifestyle, industry trends, and the social, mental and physical demands of your life.

I welcome your referrals. There is no charge for a preliminary, 30-minute meeting to learn more about our services, investment philosophy, and process.

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Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Any information is not a complete summary or statement of all available data necessary for making an investment decision and does not constitute a recommendation.

Investors should carefully consider the investment objectives, risks, charges and expenses of mutual funds. The prospectus contains this and other information about mutual funds. The prospectus is available from our office at 5847 San Felipe, Suite 1400, Houston, TX 77057 and should be read carefully.

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