RAYMOND JAMES

MONTHLY HIGHLIGHTS

FRESH IDEAS FOR PURSUING A LIFE WELL PLANNED

#FoodForThought	*"More money has been lost trying to anticipate and protect from corrections than actually in them."* – Peter Lynch

FEBRUARY 2022

In this month's edition:

- My monthly video message
- Financial Markets Wrap
- Upcoming Events
- Infographic of the Month
- Some timely updates
- February – Plan for all Seasons

WELCOME TO 2022!

Click to view the video message

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FINANCIAL MARKETS

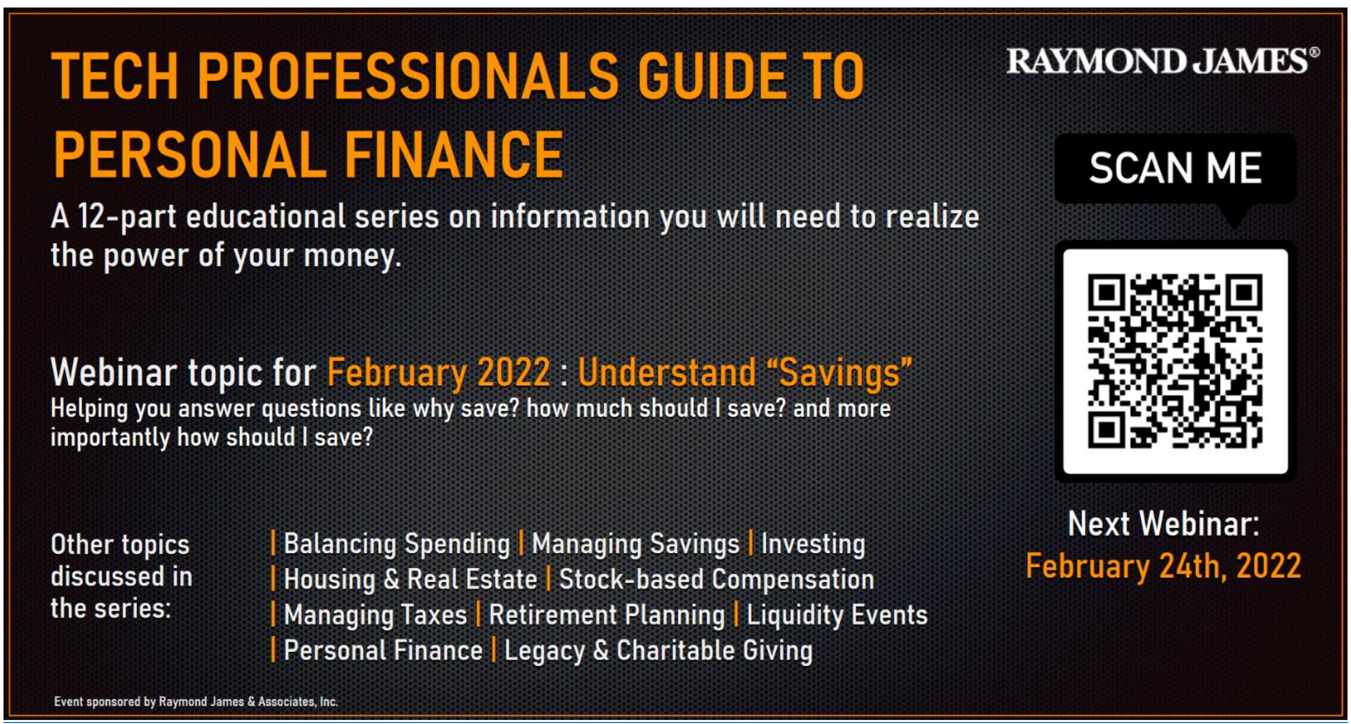
January jitters may create buying opportunities

The two-year anniversary of this bull market is approaching. This is the point where, historically, returns become more moderate; volatility increases; and investors become more discerning (e.g., selectivity becomes critical). It is important that investors remain patient, committed to their investment strategy and avoid any knee-jerk portfolio moves.

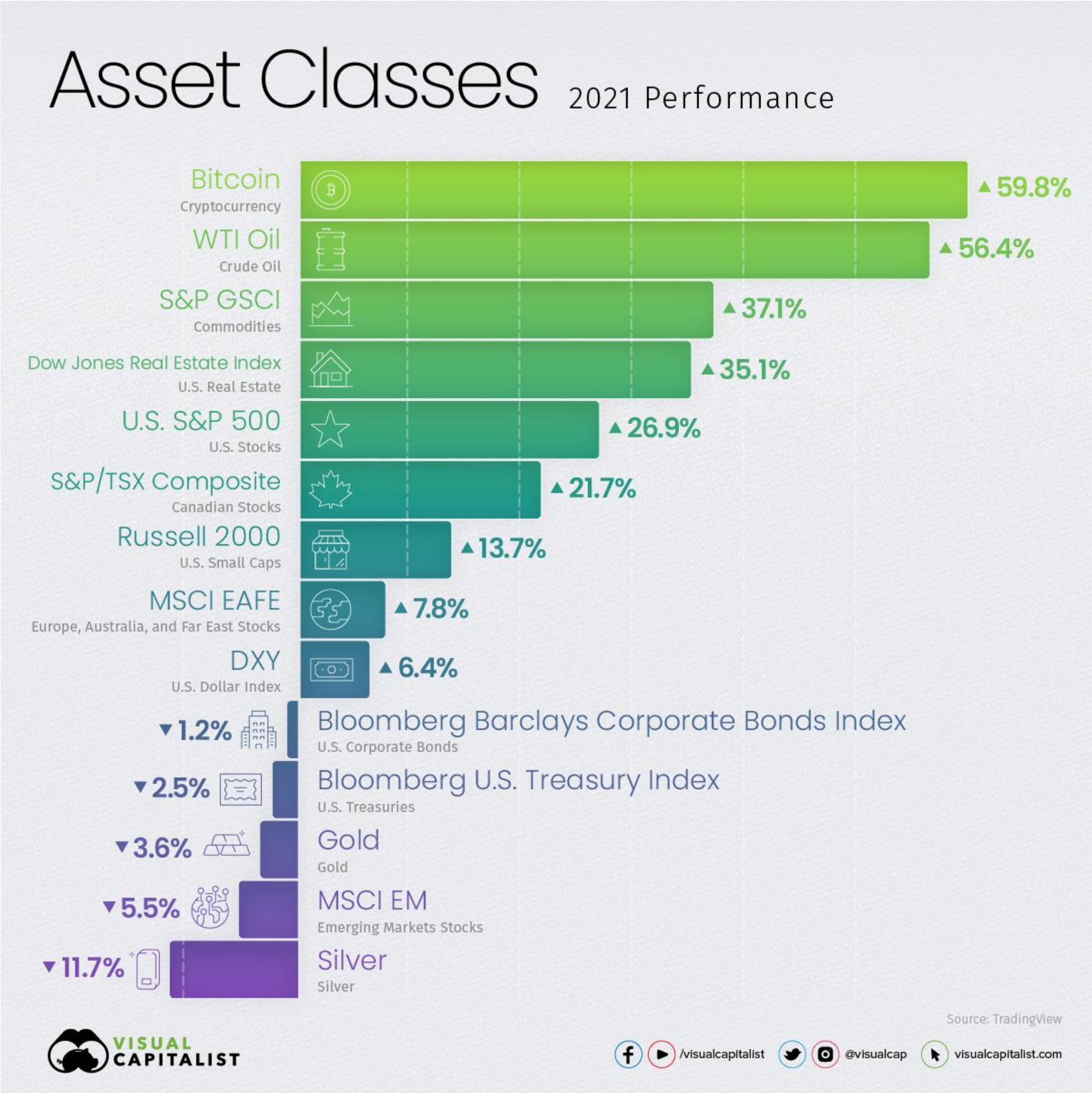
Index	12/31/21 Close	1/31/22 Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	*36,338*	*35,132*	*-1,206*	*-3.32%*
NASDAQ	*15,645*	*14,240*	*-1,405*	*-8.98%*
S&P 500	*4,766*	*4,516*	*-251*	*-5.26%*
MSCI EAFE	*2,336*	*2,202*	*-135*	*-5.76%*
Russell 2000	*2,245*	*2,028*	*-217*	*-9.66%*
Bloomberg U.S. Aggregate Bond Index	*2,355*	*2,305*	*-50*	*-2.13%*

Source: Raymond James Markets & Investing.
Performance reflects price returns as of market close on January 31, 2022. MSCI EAFE and the Bloomberg Aggregate Bond figures reflect January 28, 2022, closing values.

UPCOMING EVENTS



INFOGRAPHIC OF THE MONTH



Source: Visual Capitalist

TIMELY UPDATES

Business Ownership: Your Business Deserves an "Estate Plan"

Tax Planning: Have you hired the right tax accountant?

Estate & Giving: Gifting in Volatile Market

Family & Lifestyle: Double the Inheritance, double the Planning

Retirement & Longevity: How well do our Retirement assumptions align with reality?

Technology & Innovation: Make Data Privacy a priority in 2022

A PLAN FOR ALL SEASONS

Market Closure:

- Feb. 21: Presidents Day

Dates To Remember:

- Feb. 13 – 19: Random Act of Kindness Week
- Feb. 14: Valentine's Day
- Feb. 15: Raymond James begins mailing 1099 tax statements.
- Feb. 28: Raymond James mails amended 1099s and those delayed due to specific holdings and/or income reallocation. March 15 is the final day to mail any original 1099s and continued amended 1099s as needed.

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.

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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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