

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



[Click to view the video message](#)

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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.



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
<i>DJIA</i>	36,338	35,132	-1,206	-3.32%
<i>NASDAQ</i>	15,645	14,240	-1,405	-8.98%
<i>S&P 500</i>	4,766	4,516	-251	-5.26%
<i>MSCI EAFE</i>	2,336	2,202	-135	-5.76%
<i>Russell 2000</i>	2,245	2,028	-217	-9.66%
<i>Bloomberg U.S. Aggregate Bond Index</i>	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.

This Valentine's,
**Find the right
"money" & "love" mix.**

Communicating by understanding your partners "Money Language" can be more loving and expressive than flowers or chocolates.

 February 17, 2022  3:00pm CDT  Via Zoom

Event sponsored by Raymond James & Associates, Inc.

RAYMOND JAMES®

TECH PROFESSIONALS GUIDE TO PERSONAL FINANCE

RAYMOND JAMES®

A 12-part educational series on information you will need to realize the power of your money.

SCAN ME

Webinar topic for **February 2022**: **Understand "Savings"**

Helping you answer questions like why save? how much should I save? and more importantly how should I save?



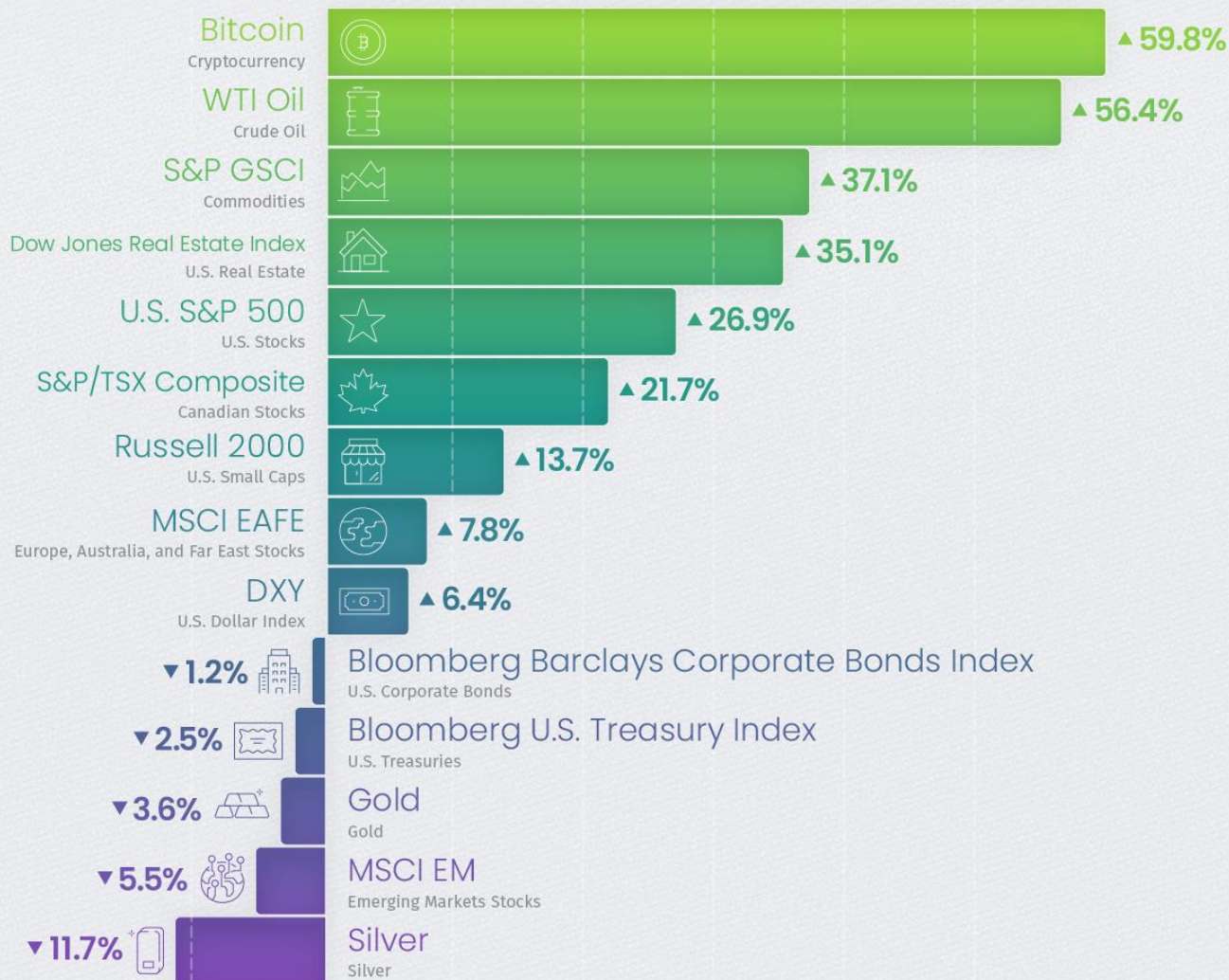
Other topics
discussed in
the series:

| Balancing Spending | Managing Savings | Investing
| Housing & Real Estate | Stock-based Compensation
| Managing Taxes | Retirement Planning | Liquidity Events
| Personal Finance | Legacy & Charitable Giving

Next Webinar:
February 24th, 2022

Event sponsored by Raymond James & Associates, Inc.

Asset Classes 2021 Performance



Source: TradingView



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.

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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Sector investments are companies engaged in business related to a specific sector. They are subject to fierce competition and their products and services may be subject to rapid obsolescence. There are additional risks associated with investing in an individual sector, including limited diversification.

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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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