June 2022 | RAYMOND JAMES

MONTHLY HIGHLIGHTS

Fresh ideas for a life well planned.

#FoodForThought

"Don't tell me where your priorities are. Show me where you spend your money and I'll tell you what they are." – James W. Frick

UNCERTAINITY ABOUT UNCERTAINITIES!

Click to view the video message

INSIDE THIS EDITION:

MARKET WRAP

Markets seek direction, hope for soft landing

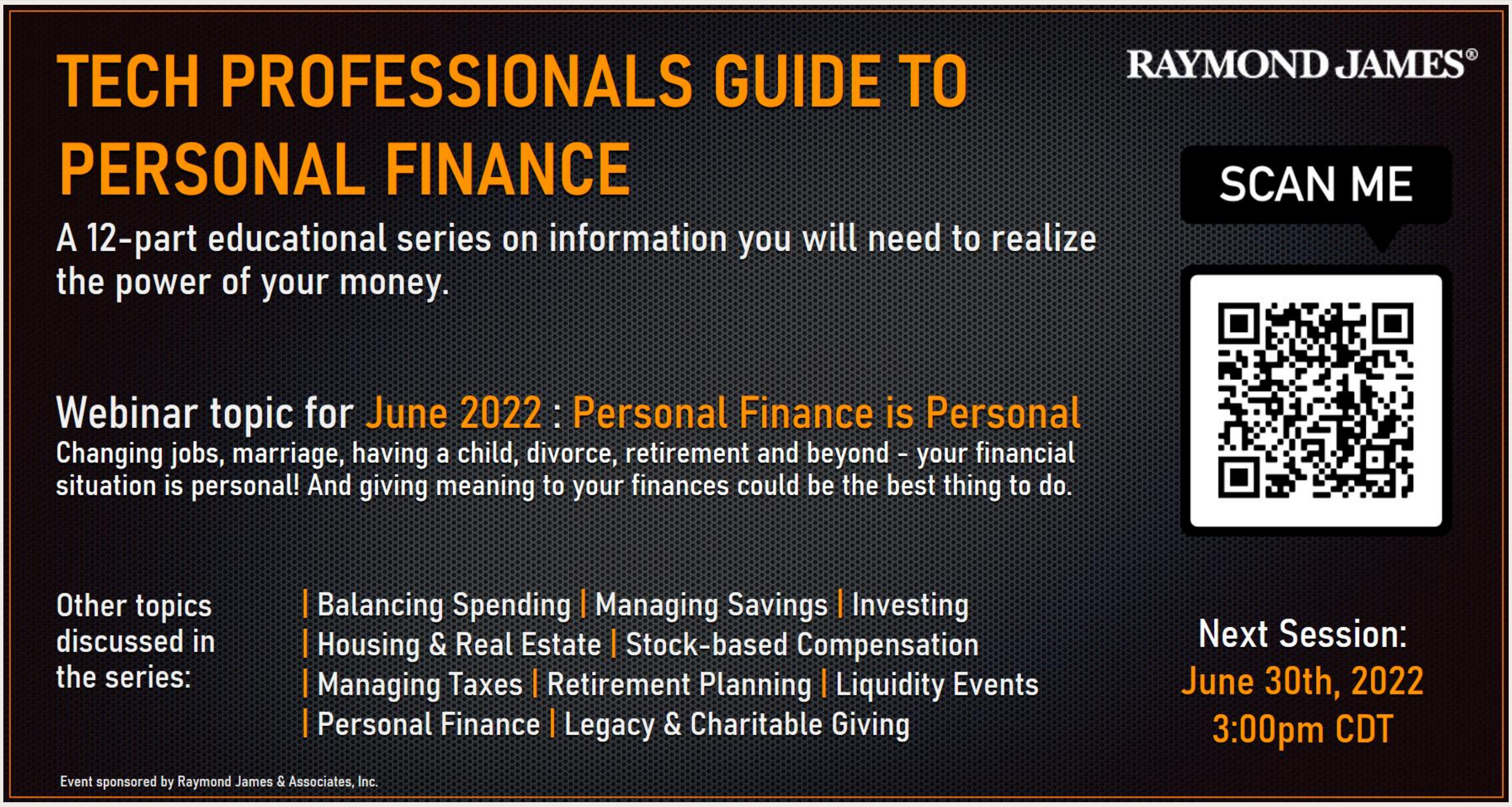
Markets failed in May, seeking certainty amid conflicting signals.

May was a complex month in a complex year. For now, expect the volatility to continue and for the markets to continue their search for a surer way forward. Weak markets are challenging for any investor, but doubly so for those who take too big a bite from exciting trends at the cost of more pragmatic approaches.

Index	12/31/21 Close	5/31/22 Close	Change Year to Date	% Gain/Loss Year to Date
Dow Jones Industrial Average (DJIA)	36,338	32,990	-3,348	-9.21%
NASDAQ	15,645	12,081	-3,564	-22.78%
S&P 500	4,766	4,132	-634	-13.30%
MSCI EAFE	2,336	2,063	-272	-11.68%
Russell 2000	2,245	1,864	-381	-16.98%
Bloomberg U.S. Aggregate Bond Index	2,355	2,156	-199	-8.47%

Source: Raymond James Markets & Investing.
Performance reflects price returns as of market close on May 31, 2022. For the MSCI EAFE and Bloomberg Aggregate Bond indices, values reflect May 27 closing prices.

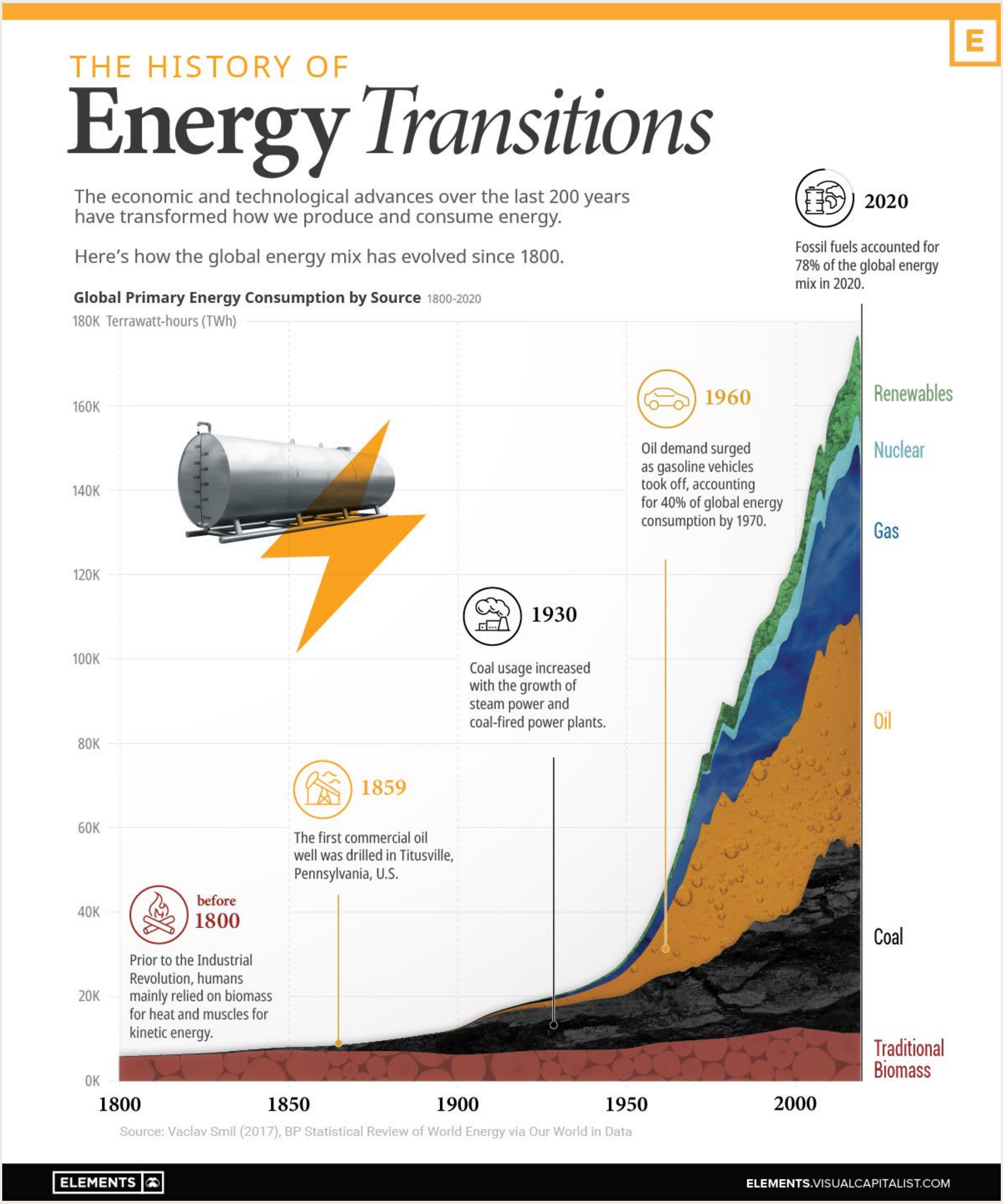
UPCOMING & PAST EVENTS



[Monthly Educational Series hosted by Ali Dhanji](#)
[(Click or Scan to Register)](#)

[Raymond James Chief Investment Officer, Larry Adam's Client Webinar](#)
[(Click for Webinar Replay)](#)

INFOGRAPHIC OF THE MONTH



SPECIAL PRIMER

RAYMOND JAMES

Cryptocurrency Primer

A quick guide on cryptocurrency application and risks

Raymond James Cryptocurrency Primer
(Click to download pdf)

TIMELY UPDATES

Business Ownership: Expand your entrepreneurial reach with a new business
Tax Planning: Sorting through complicated compensation plans
Estate & Giving: As the tax law sunset nears, review savvy gifting solutions
Family & Lifestyle: Four priceless money lessons for kids
Retirement & Longevity: Social Security myths and misconceptions
Technology & Innovation: Quick facts about the bright future of Solar energy

PLAN FOR ALL SEASONS

Market Closure:

- June 20: Juneteenth (observed)

Dates To Remember:

- June 15: The deadline for U.S. citizens abroad to file tax returns. Second quarter estimated tax payments are also due, if required
- June 19: Father's Day
- June 19: Juneteenth

Things To Do:

- Create an account with SSA.gov: Check your earnings history for accuracy and review your expected benefits; doing this regularly should ward off error. If you're close to retirement age, discuss with your advisor when and how you should file to maximize household benefits.
- Freshen up your estate plan: Check the beneficiaries of your IRAs, insurance policies, trusts and other accounts, and update information that's no longer relevant. Ensure your plan protects you and your family in the case of an unexpected event.
- Pencil in a family meeting: Legacy planning is more than sharing wealth – it's also about passing down family values and history to the next generation. Host a family meeting to spark dialogue about traditions and building the future you want to see.
- Share big news with your financial team: Speak with your advisor about major life changes you've experienced and how your financial plan could be affected. These changes include marriages, births, deaths, divorces, a sudden windfall and more.
- Check for college deadlines: Many colleges and universities have registration and tuition payment deadlines in the summer months. If you have a 529 plan, make sure to discuss qualified expenses and payment plans with your advisor.
- Assess insurance needs: Periodically review coverage to ensure proper protection, especially if you've recently experienced major life events; your advisor can help as part of your larger risk management plan.

Once-in-a-lifetime trip: Travelers are planning big bucket list adventures to make up for lost time, according to Trafalgar. Skyscanner reported that 2022 bookings were up for flights to Cancún, London, Paris, Rome and Tokyo.

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