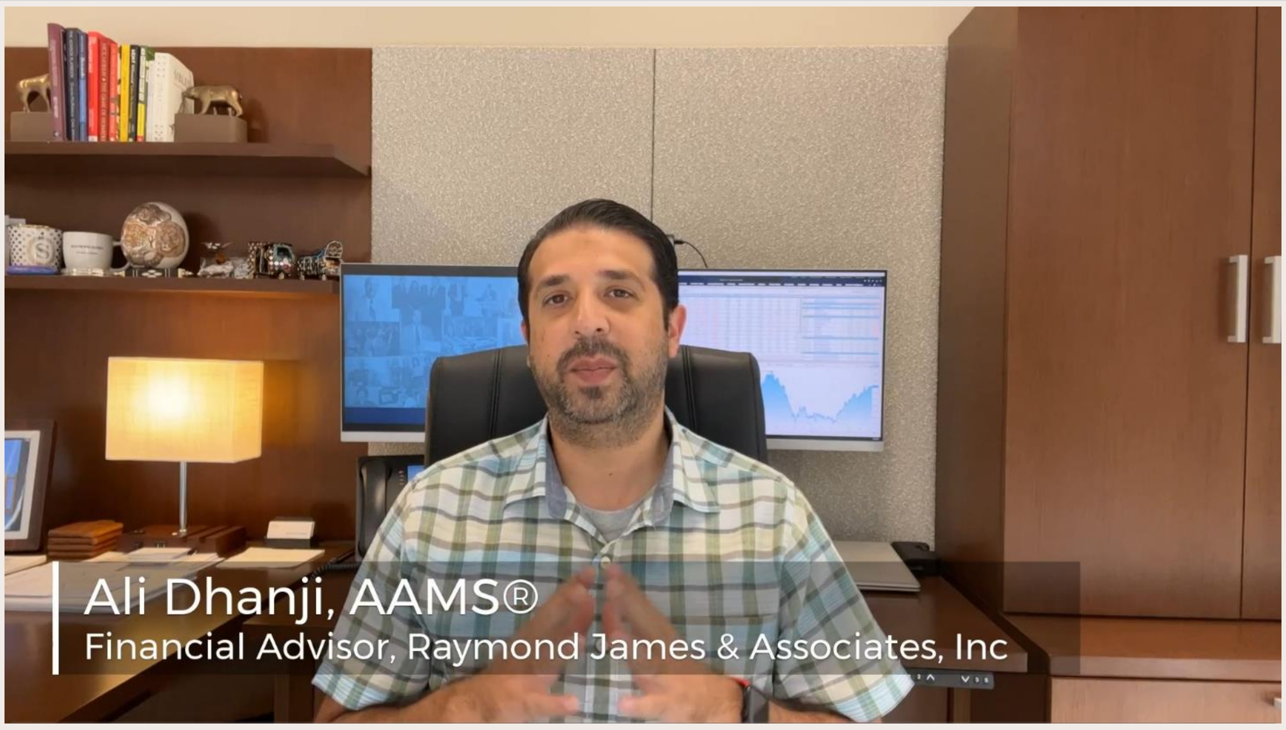
MONTHLY HIGHLIGHTS

Fresh ideas for a life well planned.

#FoodForThought

"If your goal is to become financially secure, you'll likely attain it, but if your motive is to make money to spend money on a good life you're never gonna make it." – Thomas J. Stanley

HAPPY HALLOWEEN!



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INSIDE THIS EDITION:

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MARKET WRAP

STRONG CORPORATE EARNINGS CARRY OCTOBER'S POSITIVE RESULTS

After two quarters of decline in gross domestic product, the third quarter produced a positive 2.6% annualized rate of growth.

October may suggest a nearing end to this bear market, but the prudent investor should continue to maintain balance and manage risk against potential downswings as this volatile period continues. Inflation, interest rates, global political disruption and all the factors that suggest a coming recession remain strong reasons for caution.

Leading indicators on inflation point to improvement over the next six to 12 months, but the timing and degree in the shorter term remain unknowns and volatile economic data is likely to correspond with volatile equity markets.

Index	12/31/21 Close	9/30/22 Close	Change Year to Date	% Gain/Loss Year to Date
Dow Jones Industrial Average (DJIA)	36,338	32,733	-3,605	-9.92%
NASDAQ	15,645	10,988	-4,657	-29.77%
S&P 500	4,766	3,872	-894	-18.76%
MSCI EAFE	2,336	1,749	-587	-25.13%
Russell 2000	2,245	1,847	-398	-17.75%
Bloomberg U.S. Aggregate Bond Index	2,355	1,993	-362	-15.36%

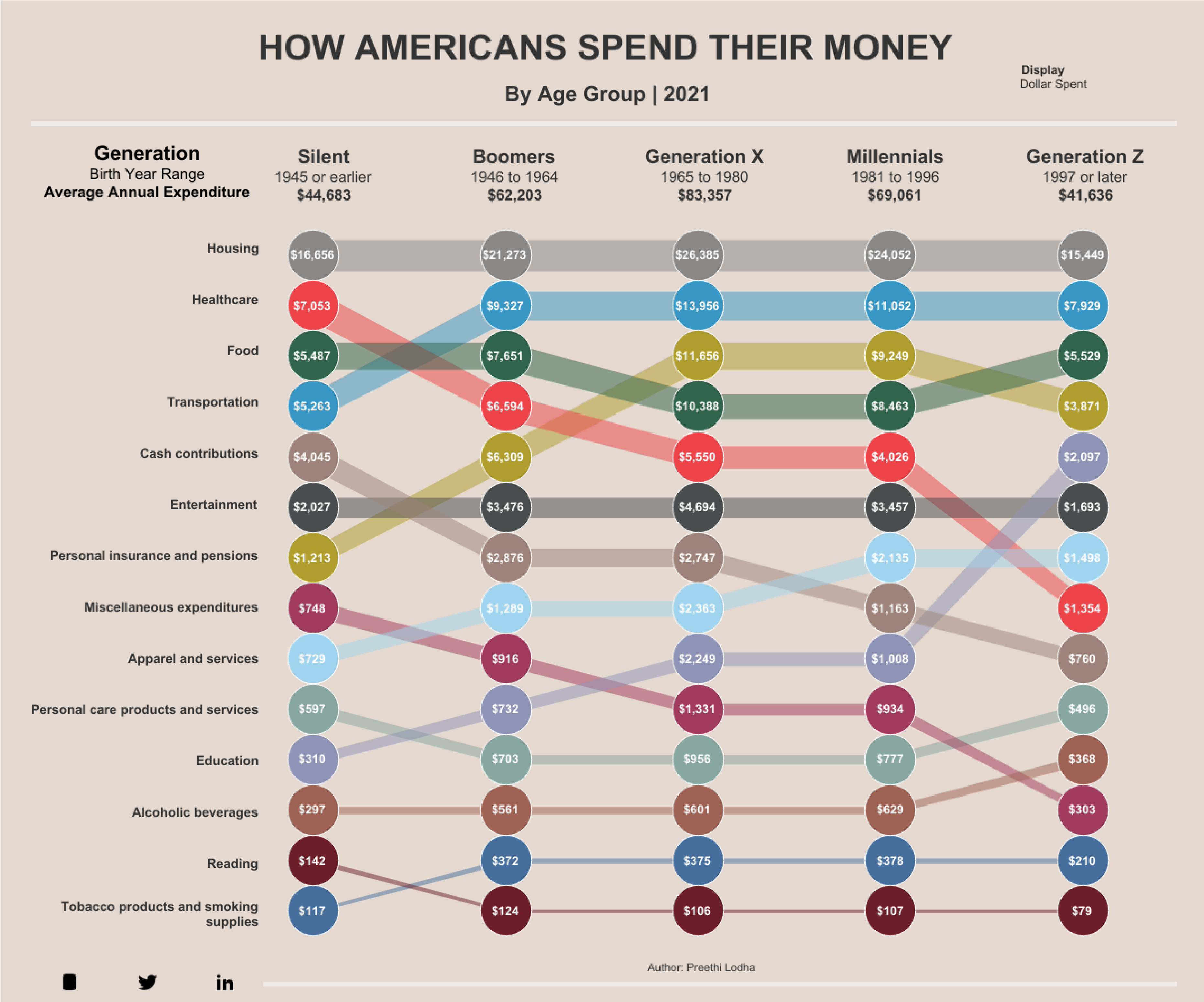
Source: Raymond James Markets & Investing.
Performance reflects index values as of market close on Oct. 31, 2022. MSCI EAFE and Bloomberg Aggregate Bond reflect Oct. 28, 2022, end-of-day values.

UPCOMING & PAST EVENTS

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

Quarterly Coordinates | A Time For Finesse
Hosted by: Raymond James CIO Larry Adam

INFOGRAPHIC OF THE MONTH



Source: Visual Capitalist

TIMELY UPDATES

Business Ownership: Does Your Business Qualify For This Notable Tax Deduction?

Tax Planning: Trim Your Future Tax Bill By Thinking Ahead

Estate & Giving: Give Wisely To Maximize Your Charitable Impact

Family & Lifestyle: The Appeal And Reality Of Multiple Home Ownership

Retirement & Longevity: Take Inspiration From Retirement Lifestyles Around The World

Technology & Innovation: New Sectors Expand Real Estate Investment Universe

PLAN FOR ALL SEASONS

Market Closure:

- Nov. 24: Thanksgiving Day

Dates To Remember:

- Nov: Native American Heritage Month
- Nov 1-2: Día de los Muertos / Day of the Dead
- Nov 11: Veterans Day
- Nov 24: Thanksgiving

Things To Do:

- Confirm cost of living: Next year's Social Security adjustment is typically announced in October.
- Adjust your coverage: Ready your documents for Medicare open enrollment, if eligible. If you're working and your employer offers benefits, take the time to understand them.
- Refresh your plan: It's important to monitor your retirement and investment accounts regularly and make adjustments to insurance and estate plans as needed. The holidays can be a good time to do this if you want to discuss what you're planning with close friends or relatives.
- Fend off fraud: Start by tracking and reviewing all of your bank and credit card statements for irregular activity. You can also request a copy of your consumer credit profile and stay on the lookout for scams asking you to confirm or update your account information via email.
- Tend to your portfolio: If you're invested in mutual funds, don't forget about capital gains distribution dates that typically fall in December. Consider balancing your realized capital gains with losses where appropriate. Talk to your advisor about whether this strategy might help lower your tax liability.
- Engage in smart giving: As deadlines for year-end gift and charitable contributions approach, make a strategy for your philanthropic goals. Consult with your advisor if you're interested in donating appreciated stock or bunching a few years' worth of donations in a donor advised fund to help you meet the threshold for itemizing on a tax return.
- Revisit your resolutions: Before beginning your New Year's celebrations, review the financial planning you did for the past year. Did you make progress toward your goals?

A legacy of generosity: National Philanthropy Day is Nov. 15. To take the celebration a step further than writing a check, consider how you can teach the joy of giving to the next generation. If you want your charitable spirit to have more influence in your estate plan, connect with your advisor.

CONTACT

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