

*we're so glad you're here!*



# Hello, 2024!



Welcome to the first edition of the Craig Capital Wealth Management newsletter. Here we will provide information on the upcoming quarter, thoughts on the market, and other items we want to share with our clients.

## Investment Insights

WITH DAVID & BETH

If we've learned anything at all in the last year, it is that all the economist and financial pundits of the world can be wrong, most of the time, for all the right reasons.

Global pandemics are not normal, and the economic activity that surrounds them are hardly imaginable at times. What is imaginable is the never-ending spirit of the American economy to survive and prosper under the most difficult of circumstances. The economy is winning. So, the next big question is, what's next? Perhaps, believe it our not, sound money.

When interest rates are above the rate of inflation, which we believe they will remain this way for years, it creates a foundation for long term, risk adjusted returns. We like this because it's good for investment portfolios! This does not mean that we won't deal with additional monetary issues, or even a mild recession, but it looks like we are all in for a soft-landing vs. a hard one. The biggest obstacle we may see in our path is the push to lower interest rates too soon – before the total effect of the increases over the last year have a chance to take effect and push inflation back below 2%.

There is talk of potentially three rate cuts in 2024, and most of Wall Street is leaning heavily in that direction. If history has taught us anything, it's taught us that managing interest rate changes in a changing economy is like transwarp beaming. For old Star Trek fans, what did Scotty say in Star Trek about transwarp beaming? "Its like trying to hit a bullet with a smaller bullet whilst wearing a blindfold riding a horse!" That would be an apt description of Jerome Powell's job right now.

And that brings us to how we manage with the ebb and flow of the market when they come in waves of +/- 10% or more at a time, and sometimes with such virulence that we feel we are not going to be able to hang on. Luckily for all of us, our team, with the support of Raymond James' resources, is hard at work seeking to build portfolios designed to calm both the storms of the market and your fears of loss. 2023 ended up not only delivering a fairly good market at the end, but it also gave us some new tools to take some of the sting out of the adversity that is always part of investing. One tool is the new "Defined Outcome or Buffered" Exchange Traded Funds. More to come on that soon, but we think you will like the "outcomes," no pun intended!

A lot is on the horizon for 2024, with new seminars lined up and lots of events – keep an eye out for updates and have a very safe and Happy New Year!

# Craig Capital Updates

## SEMINARS & WHAT'S NEW

### 1/24/24 Premier Shooting Event @ 10:30am

Join us at the shooting range to learn more about preserving your portfolio with buffered ETFs. This event is capped, so RSVP as soon as you can.

**Social Oak North Cincy** Beth has spent the past few months building Social Oak North Cincy - Social Oak is a monthly event geared towards women who are looking for something new and fun to do! Ladies, if you are looking for a fun night out, make sure to sign up! You will support local women owned businesses AND have fun with your friends. Sign up at [www.socialoaknorthcincy.com](http://www.socialoaknorthcincy.com). Our January event will be mind/body focused!

### Holiday Open House success!

We are so grateful to work with such wonderful people and we loved celebrating the season with you! Thank you to clients and friends who were able to make it.



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## Timely information for your client accounts

WITH CHRISTINE

### Client Access

#### WHAT IS CLIENT ACCESS?

Client Access enables clients to go paperless, plan and review goals, pay bills, transfer funds, take shareholder actions, and more -- from virtually anywhere.

#### WHY USE IT?

- View your portfolio information updated throughout the day.
- Access cost basis information and recent transactions by account, and view upcoming activity, such as dividend payments.
- Access Raymond James' industry renowned equity research and other relevant news about your investments.
- View statements, trade confirmations, and tax reporting documents online.
- Download account activity to Quicken® and import tax data into TurboTax® for filing taxes.

#### FAVORITE FUNCTION:

The Vault digital storage - this allows us to collaborate easily with you. Securely store and share copies of important documents - safe, easy, unlimited, and there is no additional cost for this service.



**CALL US IF YOU'D LIKE TO SET UP YOUR CLIENT ACCESS.**



### Important Dates:

1/1/2024 - 2024 Social Security changes kick in.

1/15/2024 Martin Luther King Day, markets closed.

2/20/2024 Washington's Birthday, markets closed

3/29/2024 Good Friday, markets closed

## CONTACT US

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