

The Bulletin



Peck | Bulgin
Health Management
RAYMOND JAMES®



VOL. NO. 13

December 2023

PRICE: \$0.00
VALUE: IMMEASURABLE

From the Desk

As the year's end approaches, our thoughts naturally turn to the joys of the season and the promise of a New Year. While we cherish the festive moments, it's also the perfect time to set our sights on the future.

The New Year is more than a change on the calendar—it's a fresh opportunity to review our financial strategies, reassess our goals, and adjust our sails to navigate the dynamic tides of the economy. Whether it's optimizing your investment portfolio, planning for retirement, or safeguarding your estate, our commitment is to ensure that your financial plan is robust, resilient, and ready for the opportunities ahead.

Let's proactively welcome 2024 with a clear vision and a strong plan. We are here to support you in taking those critical steps toward a thriving financial future.

In the Spotlight

Institute for Business Owner Excellence (IBEX)

Casey and Jesse recently attended the IBEX conference at Raymond James corporate headquarters in St. Petersburg, Florida. The conference focused on how to best help our clients navigate the sale or transition of their business and thrive thereafter.



'Tis The Season For Those You Love

Cheery Christmas tunes and bright holiday decorations remind us the holidays have arrived. As we bundle up, we can count on time spent with our loved ones to keep our hearts warm.

Known as "the most wonderful time of the year," the holidays see many of us slowing down and relishing the last days of the year with our family and friends. We may gather 'round a fireplace to share stories, venture out with the little ones to pick a Christmas tree that'll fill the air with its fresh aroma and stay up watching classics like "A Christmas Story" while baking cookies. This sweetly sentimental season is ideal for reflecting on the things that truly matter, helping us realize all we have to be grateful for and allowing us to feel ready for what the upcoming year may bring.

We hope the holidays will be a happy time of celebration for you and your loved ones. May the joy

of the season carry you along as you get ready to celebrate the new year.

Material created by Raymond James for use by its advisors.

Oh what fun we are having as we celebrate the season, Happy Holidays from our families to yours!

Casey, Kristin, and Davis picking out their Christmas tree!



The Wagnon girls and pets enjoying the Florida weather during the Christmas season!



Renee and her niece, Gabriella at the ChristKindlmarkt in Carmel, Indiana



Articles



Does Your Business Qualify for this Notable Tax Deduction

Pass-through entities now have a more level planning field with businesses that benefitted from the 2017

You might recall that the Tax Cuts and Jobs Act, enacted in December 2017, reduced corporate tax rates from 35% to 21%. Given this notable boost to corporations, a coinciding change was made for pass-through entities (which pay income taxes at the individual owners' level, not the corporate level) to help level the playing field.

What's The Change For Pass-Through Businesses?



Should You Franchise Your Business?

Learn what makes a good franchisor and how to get started.

According to the International Franchise Association, there are nearly 800,000 franchises in the United States. And there's no reason your business can't be one of them. The space is expected to continue expanding, with a growth rate of 2%, even in an unpredictable market.

Should You?



Never Stop Earning

How your retirement savings can continue working for you.

You've spent many years saving in preparation for retirement. You've planned strategically to get here and have secured the resources necessary to ensure lasting comfort for yourself and your family. Now that you've arrived, there are still decisions to be made regarding how to turn your retirement savings into retirement income. Just because you've begun withdrawing does not mean you must stop earning.

Put Your Retirement Savings to Work



Understanding Long-Term Care

Long-term care planning isn't just about money; it's about preserving your quality of life.

Learn More

Market Recap

	12/31/22 Close	11/30/23* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	33,147.25	35,950.28	+2,803.64	+8.46%
NASDAQ	10,466.48	14,226.22	+3,759.74	+35.92%
S&P 500	3,839.50	4,567.80	+728.30	+18.97%
MSCI EAFE	1,943.93	2,123.17	+179.24	+9.22%

RUSSELL 2000	1,761.25	1,809.02	+47.77	+2.71%
BLOOMBERG U.S. AGGREGATE BOND	2,048.73	2,089.92	+41.19	+2.01%

*Performance reflects index values as of market close on November 30, 2023. Bloomberg Aggregate Bond and MSCI EAFE reflect November 28, 2023 figures.

The S&P 500 recorded eight consecutive days of gains during the month, its longest stretch since 2021.

A monthlong feast, November had a dish to suit nearly every taste. The four-week rally sent major market indices to near or beyond the year-to-date peaks reached at the end of the second quarter.

[See Full Market Update](#)



[Protect Your Children From Their Inheritance](#)



[25 Ways To Make Friends In Retirement](#)

Featured Cocktail



Christmas Cheer Martini
Ingredients & Directions:

- 4 Strawberries
- 0.75 oz Freshly squeezed lime juice
- 0.5 oz Simple Syrup
- 2 oz Vodka
- 1 oz Domaine De Canton Ginger Liqueur
- Lime wedge for garnish

Muddle strawberries, lime juice, and simple syrup. Add vodka and ginger liqueur. Strain into martini glass and serve. *Cheers to a joyous holiday and a prosperous new year!*

Let's Connect!



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