

The Bulletin

B Peck | Bulgin
Health Management
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From the Desk

These final months of the year are often the busiest. In addition to the natural bustle of life, we add on all the holiday fixings like travel, shopping, or hosting family and friends. Mix that with inflation and market volatility and we've got the recipe for a big stressful sundae.

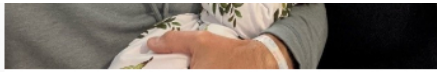
Of course, this is why we plan. In stressful times or turbulent markets, we can rely on the strength of the plans we've created specifically for these seasons. Is it stressful to see your account balances swinging up and down? Sure it is. But we've been guiding clients through ups and downs for many years, and this year is no different.

We're here for you so you're there for your family during this special time of year. We bear the burden of a stressful market so you can focus on the joy of the holidays.

Happy holidays, friends.

In the Spotlight





Welcome Hayden Grace Bulgin!

Casey and Kristin welcomed their daughter Hayden Grace Bulgin into the world on November 25th at 6:29am. She was 7lbs 9oz and both mommy and baby are doing great!



Top Producer Award

Casey and Jesse were recently presented with the Top Producer 2022 award for Peck Bulgin Wealth Management by Raymond James President and CEO, Tash Elwyn.

Membership is based mainly on assets under management, education, credentials and fiscal year production. Requalification is required annually. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of an advisor's future performance. No fee is paid in exchange for this award/rating.



Family visits
(Florida style)



Renee's Visit with Mom

Renee had a great time showing her mom around the Atlantic Coast in this fun vehicle during her recent visit. After they finished exploring this side of the state, they headed over to the Gulf Coast to Clearwater Beach, Florida for a few days of relaxation. They had a great time on both coasts and are already looking forward to her mom's next visit.

Articles



The Advantages of a Family Trust

Family trusts are an important tool for managing wealth across multiple generations. They can help you avoid the time-consuming and costly process of probate, keep your assets private, minimize taxes, and ensure that your wealth is distributed according to your wishes.

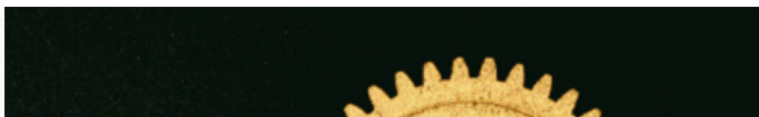
[Learn More About Family Trusts](#)



Setting 2023 goals for your business? Consider these ideas

From engaging in strategic partnerships to securing flexible liquidity, there are plenty of options to thoughtfully boost your business in the new year.

[Read the Article](#)





ESOPs: The Basics of Employee Stock Ownership Plans

A company that wants to supplement its employees' salary with equity compensation can do so in a variety of ways. The most popular is the employee stock ownership plan (ESOP).

[Learn More About ESOPs](#)

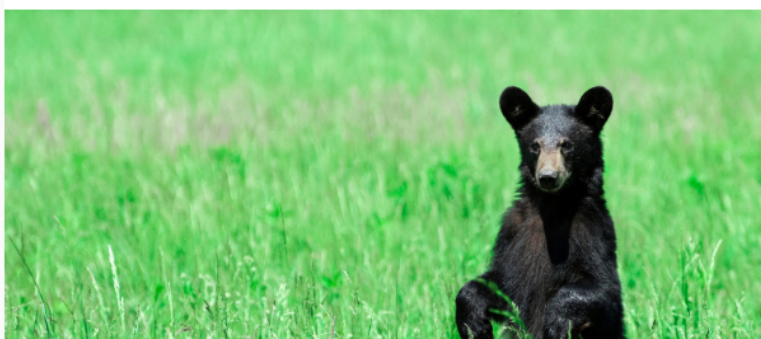


Confidently navigating changes near retirement

No matter how organized you are, things don't always go as planned when preparing for retirement. The truth is most people have to retire earlier than they had envisioned due to an unexpected health event. While the physical cost of a new or worsening health issue in or near retirement is hard to ignore, the emotional cost – sometimes equally impactful – may fly under your radar. It's natural to feel a sense of apprehension and not have all the answers right away.

The good news is finding a clear path forward for you and your loved ones is closer than you think. And you know someone who likely has guided others in similar situations: your advisor.

[Read the Article](#)





Investing During a Bear Market

Lately, financial pundits seem to be constantly warning that a bear market is coming, arguing over whether one has begun or predicting when one will end. It's less common for them to actually define one. From their ominous tone, you can tell it's less appealing than its counterpart, a bull market. But what is it exactly? How does it differ from other market fluctuations? And how long does one last?

[Read More About Investing](#)



12 Wishes for the New Year

What's on the market wish list for 2023? Let this infographic tell you!

[View the Infographic](#)

Market Recap

	12/31/21 Close	10/31/22 Close*	Change Year to Date	Gain/Loss Year to Date
DJIA	36,338.30	32,732.95	-3,605.35	-9.92%
NASDAQ	15,644.97	10,988.15	-4,656.82	-29.77%
S&P 500	4,766.18	3,871.98	-894.20	-18.76%
MSCI EAFE	2,336.07	1,748.92	-587.15	-25.13%
Russell 2000	2,245.31	1,846.87	-398.44	-17.75%
Bloomberg U.S. Aggregate Bond Index	2,355.14	1,993.35	-361.79	-15.36%

*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.

Better than expected inflationary data and corporate earnings reports helped boost S&P 500 to back-to-back rallies for the first time since mid-2021.

November gave investors reason to be thankful, including a bucket of good-enough economic news that contributed to a second consecutive month of gains.

To see the full recap, click on the link below. If you have any questions, please do not hesitate to reach out to your financial advisor.

[Read the Full Article](#)

Elizabeth's New Year's Eve Champagne Toast



Ingredients & Directions:

- 1 Tablespoon Grand Marnier
- 1 Tablespoon Cognac
- 5 oz. your favorite champagne

Pour Grand Marnier and Cognac into Champagne flute, fill with Champagne.

As we prepare to say goodbye to another year, we hope you take a few moments to reflect on all your accomplishments in 2022 and envision making your big dream a reality in 2023.

Cheers to each of you! May 2023 be one of your best!

Let's Connect!



Caring Relationships Begin Here

Let's Have a Conversation

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