

The Bulletin

Peck | Bulgin
Wealth Management
RAYMOND.JAMES®



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From the Desk

Is your wealth at risk?

For high-net-worth individuals, having insurance is not only a matter of protecting assets but also ensuring peace of mind. Without insurance, one accident or lawsuit can quickly drain your savings and jeopardize your financial security. Therefore, it is critical to have a comprehensive insurance plan that covers all potential risks.

- Life insurance is designed to provide financial support to your loved ones in the event of your death.
- Disability insurance replaces lost income if you become disabled and unable to work.
- Umbrella insurance offers additional liability coverage beyond traditional policies, protecting you from financial ruin in the event of a catastrophic lawsuit.
- Long-term care insurance helps cover the cost of long-term care services, such as home health care or nursing home care, which can be extremely expensive.

If it's been a while since you've had your policies reviewed, it may be time to revisit them. By having the proper insurance coverage in place, high-net-worth individuals can better protect their assets and maintain financial stability. If any of these areas concern you, please reach out to me.

In the Spotlight



Insurance Offerings at Raymond James

Don't let your insurance coverage fall behind. Raymond James offers insurance solutions for a variety of needs including business planning and ultra-high-net-worth investors. Please reach out to us to further discuss the products that are highlighted below and available to you.

Click the tiles below for more information!

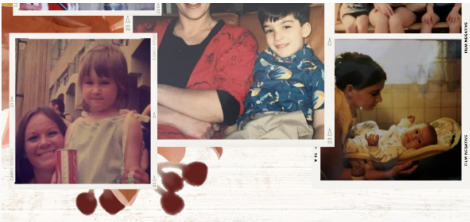
Using Life Insurance in
Business Planning

Annuity and Insurance Products

Private-Placement Insurance

Life Insurance
Premium Financing





Mother's Day

She's a role model and a superhero. She's a mom.

Did you know that in the United States alone, around 122 million phone calls are made to moms on Mother's Day? It's not hard to understand why. Near or far, our moms and mother figures have seen us through our happiest and saddest, smelliest and grumpiest of times – through terrible twos, school plays, learner's permits, graduations, first jobs and everything in between. As our first teacher, protector, role model and friend, it seems only fitting that we set aside a day in their honor to share our love and gratitude in return.

This Mother's Day – Sunday, May 14 – We hope you're able to spend time with or time remembering the mothers – and mother figures – who changed your life for the better. Whether with a phone call, a card, flowers, a shared meal, or time spent reminiscing on fond memories, there's no better time to express how much they mean to us.

And if you're a mother or mother-figure yourself, we hope your day is filled with love and leaves you feeling deeply appreciated for all that you do.

Material created by Raymond James for use by its advisors.

We would like to wish a very Happy Mother's Day to each of our mothers. May all the love you gave to each of us come back to you on this special day. We love you!

Top left: Will & Leighton Top Right: Jesse, Barb, & Ben
Middle: Casey & Carol
Bottom Left: Renee & Deanna Bottom Right: Elizabeth & Sue



Raymond James Cares Month

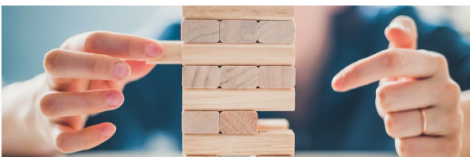
The month of May is designated as Raymond James Cares Month. During this time, associates and advisors across the country come together to serve the communities where we live and work. The Peck Bulgin team had the opportunity to serve lunch at The Sulzbacher Center in downtown Jacksonville. Sulzbacher is a thriving community whose mission is to provide the Jacksonville community with affordable access to housing, healthcare, and opportunities for economic growth. It was an honor to serve lunch at Sulzbacher.



Memorial Day

Remembering and honoring all those who paid the ultimate price to protect our freedom.
"Our flag does not fly because the wind moves it. It flies with the last breath of each soldier who died protecting it" – Unknown

Articles



How Different Types of Insurance Help Manage Risk

Let's face it: Life involves risk. That's why risk management is a crucial part of a long-term financial plan. When it comes to investments, we're talking diversification and asset allocation. When it comes to your family, health, property, and income, we're talking about insurance.

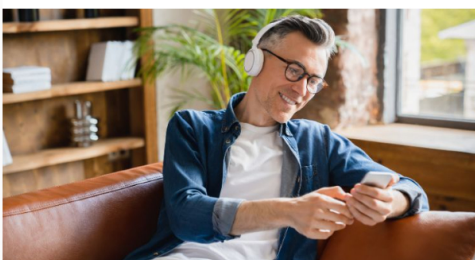
[What Insurance is Right for Me?](#)



Cash Management Strategies for Business Owners

Managing cash flow at a small business can be a challenge during the best of times, but recent market volatility and inflation have made this task even more critical.

[Top 5 Tips!](#)



5 Podcasts for Business Owners

Listening to podcasts is like having a personal coach or mentor for your business. Here are the top five podcasts I'd like to highlight today.

[Show me the Podcasts](#)



Choosing the Right Life Insurance Policy

The basic premise behind life insurance is simple: You pay premiums to an insurance company, which then pays your beneficiaries a certain amount after you die. But not all life insurance policies are alike. In fact, the right policy for one person may be precisely the wrong choice for someone else. Understanding the basics of life insurance and what to look for in a policy can help you find coverage that fits your needs.

[Read More](#)

Market Recap

	12/31/22 Close	4/28/23* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	33,147.25	34,098.16	950.91	+2.87%
NASDAQ	10,466.48	12,226.58	1,760.10	+16.82%
S&P 500	3,839.50	4,169.48	329.98	+8.59%
MSCI EAFE	1,943.93	2,143.85	199.92	+10.28%
RUSSELL 2000	1,761.25	1,768.99	7.74	+0.44%
BLOOMBERG AGGREGATE BOND	2,048.73	2,110.45	61.72	+3.01%

*Performance reflects index values as of market close on April 28, 2023.

Effects of the Fed's interest rate hikes starting to show

Decelerating economic growth and lowering inflation suggest the central bank is near the end of its tightening cycle.

Though equities have proven resilient, more of the long-expected effects of the Federal Reserve's (the Fed's) rapid interest rate-raising policy arrived in April.

With so many major, contrary currents driving the market, this seems like a good opportunity to answer some of the bigger questions:

[Read the Full Article](#)

Rosé Sangria

This month we are toasting to all the mothers and mothers-at-heart with Rosé Sangria.



Ingredients & Directions:

1 bottle of chilled Rosé
1/2 Cup St. Germain Elderflower Liqueur
1 Cup Strawberries
1/2 Cup Raspberries
San Pellegrino Blood Orange & Black Raspberry Sparkling Water
12 Mint leaves

Place the fruit and 6 mint leaves into a pitcher and add the St. Germain. Add a bottle of your favorite Rosé to the pitcher and place in the refrigerator for at least one hour to let the fruit infuse. Fill individual rocks glasses with ice and pour the Sangria into each glass. Top off with a few splashes of sparkling water and garnish with a mint leaf. If you are serving to a group, you can double or triple the recipe and serve it in a punch bowl. Cheers to all our favorite Mothers!

Let's Connect!



Caring Relationships Begin Here

[Let's Have a Conversation](#)

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