

The Bulletin

 **Peck | Bulgin**
Wealth Management
of
RAYMOND JAMES®



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From the Desk



Set Intentions Instead of Resolutions

As we welcome the new year, many of us are used to setting resolutions—goals we strive to achieve with determination and often, pressure. But what if this year, we approached things a little differently? Instead of rigid resolutions, let's focus on setting intentions.

Intentions are about cultivating a mindset, embracing progress over perfection, and allowing flexibility as life unfolds. They invite growth and alignment with our values, helping us stay connected to what truly matters, rather than ticking off a to-do list.

Here's to a year of meaningful progress and positive change!

December Raymond James Longevity Planning Partner Feature
Everplans – Life & Legacy Planning Tool

Secure a plan for your family's future



Raymond James clients can access a life and legacy platform dedicated to transforming the way your family gets organized with Everplans.

Establishing your legacy is so much more than passing on financial well-being to future generations; it includes your health wishes, your family information and even your favorite recipe. That's why we're offering you access to Everplans, a highly secure online tool dedicated to transforming the way people get their families organized. This life and legacy platform is built to help you compile all the details about your will, trusts, doctors and more.

WHEN YOU JOIN EVERPLANS, THEY CAN SAFEGUARD YOUR MOST CONFIDENTIAL DETAILS REGARDING:

Your life

- Your family
- Employment
- Emergency contacts
- Homes & real estate
- Vehicles
- Digital world
- Pets

Your legal documents

- Trusts
- Will

- Power of attorney

- Attorneys

Your health and medical records

- Health insurance
- Advance directive
- Doctors
- Health information

Your eldercare details

- Long-term care insurance
- Eldercare living wishes
- Care providers

Your finances

- Life insurance
- Financial advisors
- Financial accounts & assets
- Benefits & pensions
- Disability insurance

Your legacy wishes

- Burial, cremation and donations
- Letters to family and friends
- Funeral preferences

EVERPLANS' SECURITY FRAMEWORK

Everplans approaches security using the following framework:

- Securing your data at rest
- Securing your data in transit
- Operational procedures to keep the site secure
- Strict limitations around administrative access to your information
- Two-factor authentication for end users

STEPS TO SAFEGUARD YOUR INFORMATION

You can assign delegates to any of the sections of your profile so they have access to your information when needed, now or later. Customize which of your loved ones have access to which sections, ensuring your information goes to those who need it most. Everplans takes careful, consistent precautions to keep your information secure. They regularly audit their environments and code for any security issues, and maintain strict internal procedures that allow their employees and administrators to view a limited set of your data should they help you access your account.

Contact your financial advisor and plan for your family's future with Everplans.

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Navigating Life and Legacy

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In the Spotlight

It's the Holiday Season!

The Holiday Season is in full swing and we've all been busy making this December one we will remember by sharing special family moments, supporting the community and honoring the heroes who have gone before us.



The Bulgin Family Visit with Santa

It's pretty clear from the pictures that while Santa may be beloved by many, no one compares to Mom!



The Tesche Family Visit with Santa

The Tesche family enjoyed their visit with Santa! Here's to a happy holiday full of smiles.



Stuffed Animal Drop Off at Ronald McDonald House of Jacksonville

Everyone was very excited and appreciative when we dropped off 84 stuffed animals and toys to the Ronald McDonald House of Jacksonville. Thank you for the generous donations!



Pearl Harbor Remembrance Day Ruck

On December 7th, Elizabeth's daughter, Genevieve, and 65 of her fellow midshipmen completed a 22 mile ruck from Kings Point, NY to the World Trade Center memorial in New York City to honor the lives affected by the December 7, 1941 Pearl Harbor attack.

Articles

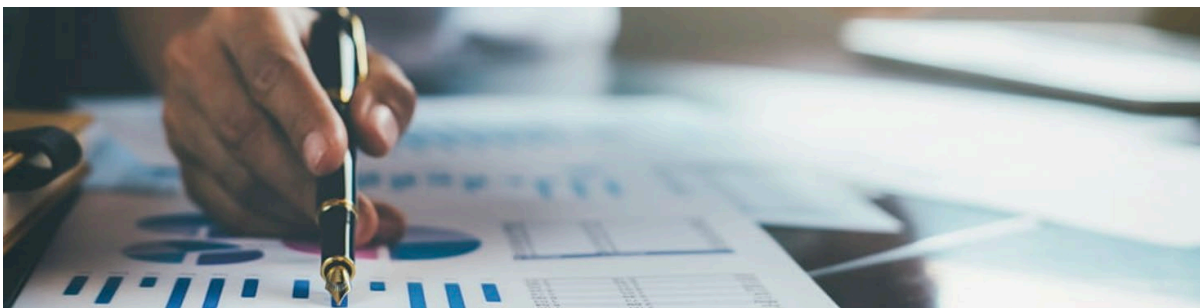


Find the words to connect with your loved ones

8 questions to ask your family during the holiday season

As you gather with your family for the holiday season, consider taking the opportunity to preserve their memories and life lessons. Use these questions and tips to help spark meaningful conversations with your loved ones.

Connect with Your Loved Ones



The 10-year rule for retirement accounts: How new guidelines could impact your IRA beneficiaries

In 2020, The SECURE Act changed the IRA inheritance landscape – terrain that would shift again in 2022 with the passage of the SECURE Act 2.0. Over the summer, that new ground was firmed up as the IRS finalized regulations that will go into effect January 1, 2025. Here’s a look at the rules and how they could impact your wealth and wealth transfer planning.

Key Guidelines for Retirement Accounts



More than forgetfulness—having the important conversations

How to navigate caregiving when a loved one is suffering memory loss.

One of the ultimate acts of love is caring for a loved one as they age. As if this isn’t a complex topic in and of itself, memory issues can further complicate things. Degenerative diseases, like dementia, are more common than many people realize. According to a recent study by Columbia University, almost 10% of U.S. adults ages 65 and older have dementia, and another 22% have mild cognitive impairment.

How to Have the Delicate Conversation



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.

Is Your Business the Right Fit?



What's Your Financial Why for the New Year?

With wealth comes an expansive list of financial opportunities: paying down debt, upgrading homes, maximizing retirement savings, or supporting future generations. The real question isn't what's possible, but what's most important.

[Figure Out Your "Why?"](#)

Market Recap

	12/29/23 Close	11/29/24* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	37,689.54	44,910.65	+7,221.11	+19.16%
NASDAQ	15,011.35	19,218.17	+4,206.82	+28.02%
S&P 500	4,769.83	6,032.38	+1,262.55	+26.47%
MSCI EAFE	2,241.21	2,315.77	+74.56	+3.33%
RUSSELL 2000	2,027.07	2,434.73	+407.66	+20.11%
BLOOMBERG AGGREGATE BOND	2,162.21	2,225.45	+63.24	+2.92%

*Performance reflects index values as of market close on November 29, 2024. Bloomberg Aggregate Bond and MSCI EAFE reflect November 29, 2024, closing values.

Equity markets carried in November by post-election rally

While politics garner headlines, fundamentals drive the market over the long term.

Equity markets experienced a post-election rally with the S&P 500 crossing 6,000 for the first time on November 11 and finishing the month up 5.7%. The S&P 500 and the Dow Jones Industrial Average each saw four all-time highs in November, driven by the market's belief that the incoming administration's economic agenda is pro-growth.

[See Full Market Update](#)

December Featured Cocktail



Merry Cranberry Mojito

2 ounces white rum

10 fresh mint leaves

1.5 tablespoons freshly squeezed lime juice

4 ounces club soda

Splash of your favorite regular cranberry or white cranberry juice

Mint, cranberries and limes for garnish

Muddle mint leaves and lime juice in cocktail shaker and add rum. Fill lowball glass with ice and add the muddled mixture and club soda. Top off with a splash of cranberry juice and garnish with mint, cranberries and limes.

Cheers to a very Happy Holiday season!

Let's Connect!





Caring Relationships Begin Here

Let's Have a Conversation

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Keep in mind that individuals cannot invest directly in any index, and index performance does not include transaction costs or other fees, which will affect actual investment performance. Individual investor's results may vary.