

The Bulletin

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



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From the Desk



5 Retirement Myths

Planning for retirement can be less straightforward than it may seem. Here are some common myths about retirement that may impact your financial plan if you're not careful:

1. **Myth: You'll spend less in retirement.** While some costs, like commuting or dry cleaning, may decrease, other expenses, such as travel and healthcare, often increase.
 2. **Myth: Social Security is enough.** Solely relying on Social Security is risky. While it provides a safety net, it was never designed to replace your entire income.
 3. **Myth: You can always work longer.** Delaying retirement isn't always within your control. Many retirees leave the workforce early due to unexpected health issues, caregiving responsibilities, or layoffs.
 4. **Myth: Conservative investing is safest.** Investing too conservatively too soon may not keep up with inflation. With longer lifespans, this approach can erode purchasing power over time.
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5. **Myth: You can catch up on saving later.** Procrastinating on retirement savings puts you behind those who start earlier. Compounding works best over long periods, so it's critical to begin as early as possible.

By addressing these misconceptions you can create a more resilient and fulfilling retirement plan that anticipates future needs and prepares for the unexpected.

In the Spotlight



Establish a Valentine's Day Tradition: Giving From the Heart

When you think of Valentine's Day, what comes to mind? Cozying up with your loved one? Indulging in an assortment of luscious chocolates? Admiring a fragrant bouquet of roses?

While these Valentine's Day celebrations are longstanding, why not establish a new tradition of helping others in your community? This way you and your loved ones can extend the joy of the holiday long after the flowers and chocolates are gone.

Here are a few ideas to share the love this Valentine's weekend:

Go the distance for charity – If the weather permits, lace up your running shoes and head out to a charity walk or run. Participating in one can allow you to raise not only your heart rate, but money and awareness as well.

Engage in random acts of kindness – Valentine's Day isn't the only giving holiday this month. February 9 to 15 celebrates [Random Acts of Kindness Week](#), a time to show people you care in whatever way you choose. Maybe when you're driving, you let someone in your lane. Or ask the person who's serving you how their day is going. Or put a quarter in someone's expired meter. Whatever makes you happy – as well as someone else.

Give a gift that gives back – As long as you're giving a Valentine's gift to a loved one, why not give one that gives back? Maybe purchase something that gives a portion of its proceeds to a worthy charity or a cause your partner feels passionate about.

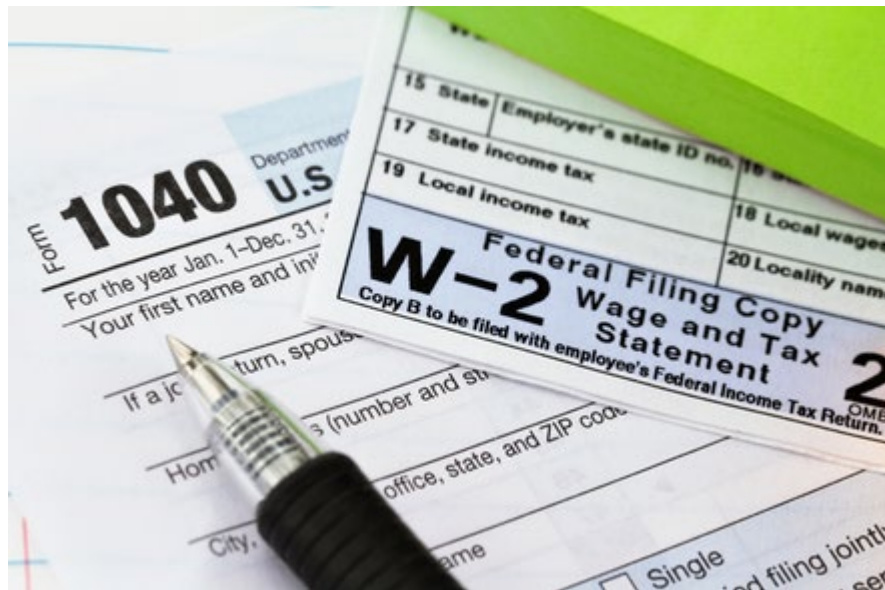
No matter how you choose to share the love on Valentine's Day, we hope your holiday is filled with the people and things that mean the most to you.

Upcoming Events

Brain Health: Thank you to everyone who braved the frigid Jacksonville weather to attend the Brain Health Event. We are hosting two additional sessions on March 20, 2025. The lunch session will begin at 11:00 am and the dinner session will begin at 5:30 pm. Both sessions will be held at our office in Riverside. Detailed invitations will be sent out soon.

2024 IRA Contribution Deadline: The deadline to contribute to an IRA for 2024 is Monday, April 15, 2025. This applies to both Roth and traditional IRAs.

[Raymond James Tax Form Distribution Dates](#)



February Holidays

In celebration of Valentine's Day on February 14th and Presidents Day on February 17th, we would like to share a few presidential quotes on the topic of love.



“I more than love you, I’m not whole without you. You are life itself to me. When you are gone I’m waiting for you to return so I can start living again.” — **Ronald Reagan to Nancy**

“I have climbed perhaps the highest mountain in the world, but even that cannot hold a candle to being Barbara’s husband.” — **George H.W. Bush**



"I retain an unalterable affection for you, which neither time or distance can change."

— **George Washington to Martha**

"A person should have as our goal complete agape (self-sacrificial love)." — **Jimmy**

Carter

Articles



Leveraging your digital presence for business growth

How to harness the power of your online footprint to engage current and prospective customers.

Having a strong digital presence is integral to your business' success. Often, the first move people make when they need a service or hear about a business is to search online using a major search engine.

Four Tips for a Better Digital Presence



Travel securely: Keep your information protected on the go

Learn about a few simple things you can do to protect your personal information while you travel.

Travel can be one of life's great pleasures, especially when you're enjoying retirement. Exploring new-to-you countries or revisiting favorite spots is fulfilling, whether traveling by yourself or with family or friends. Regardless of who you travel with, there can be the risk of an unwanted guest – in the form of threats to your personal information.

4 Tips to Protect Your Info



How might tariffs impact our economic and market views?

Raymond James Chief Investment Officer Larry Adam reminds investors to avoid overreacting and making significant portfolio changes based on headlines.

[Watch Video](#)



How an HSA can be a powerful investment and retirement tool

Complement your retirement plan with a health savings plan for the things Medicare doesn't cover.

Retirement is an exciting time and a new phase of life worth celebrating with family and friends; however, planning for retirement can sometimes bring uncertainty. Things like changes in your personal life, market fluctuations and uncertainty around Social Security can raise questions in even the most detailed plan.

[Find Out More About HSA's](#)

Market Recap

	12/29/23 Close	01/31/2025* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	37,689.54	44,544.66	+2,000.44	+4.70%
NASDAQ	15,011.35	19,627.44	+316.65	+1.64%
S&P 500	4,769.83	6,040.53	+158.90	+2.70%
MSCI EAFE	2,241.21	2,382.95	+123.35	+5.46%
RUSSELL 2000	2,027.07	2,287.69	+57.53	+2.58%
BLOOMBERG AGGREGATE BOND	2,162.21	2,204.09	+15.06	+0.69%

*Performance reflects index values as of market close on January 31, 2025. Bloomberg Aggregate Bond and MSCI EAFE reflect January 30, 2025, closing values.

Market Performance reflects continued optimism for US economy

The equity market appears to be showing signs of broadening beyond technology

Despite uncertainty surrounding inflation, interest rates, the political landscape and a new disruptor in the artificial intelligence (AI) race, domestic equities ended the first month of 2025 broadly positive, reflecting a continuing optimism for the U.S. economy.

[See Full Market Update](#)

February Featured Cocktail



The French Martini

2 ounces premium vodka

1 oz Chambord liqueur

1 oz pineapple juice

Fill cocktail shaker with ice. Pour in the ingredients and shake vigorously. Pour into chilled martini glass and enjoy. Happy Valentine's Day!

Let's Connect!





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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.