

# The Bulletin

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

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PRICE: \$0.00  
VALUE: IMMEASURABLE

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# From the Desk

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## Longevity Planning Partners

There's a lot to consider about how you will live in your retirement years - from choosing the right Medicare plan to the possibility of a healthcare episode to finding a ride to the grocery store. Raymond James has collaborated with the below services to help navigate this phase of life.

Over the next several months, we will be highlighting each of the services Raymond James has partnered with to help you plan for modern-day retirement. This month we will take an in-depth look at ClearMatch since October 15 begins Medicare open enrollment.

### [CLEARMATCH](#)

Make the most of health insurance with ClearMatch, connecting you to unbiased agents to help you compare your Medicare or individual health insurance options and find the most cost-effective plan - all while ensuring appropriate coverage for your preferred providers, doctors, and medications.

### [BROADSPIRE CARE MANAGEMENT](#)

Plan for the greatest financial factors in retirement - housing and healthcare - with Broadspire Care Management. When you're ready, one of their dedicated care experts can visit your home to assess, recommend, and facilitate strategies for aging in place as well as help you address additional care needs, from minor home modifications to finding the best memory care facility.

### [PINNACLECARE](#)

A concierge health service, PinnacleCare maintains relationships with top-ranked medical centers across the country and works with you to source the best treatment options, schedule appointments, seek second opinions from trusted specialists, and more.

### [EVERPLANS](#)

A meaningful legacy includes organizing and sharing critical information with your loved ones - and that's where Everplans can help. Through its step-by-step process, Everplans enables you to organize important documents - from your will and end-of-life wishes to your favorite family recipes - in a secure online database, which can be shared with trusted family and friends whenever you decide.

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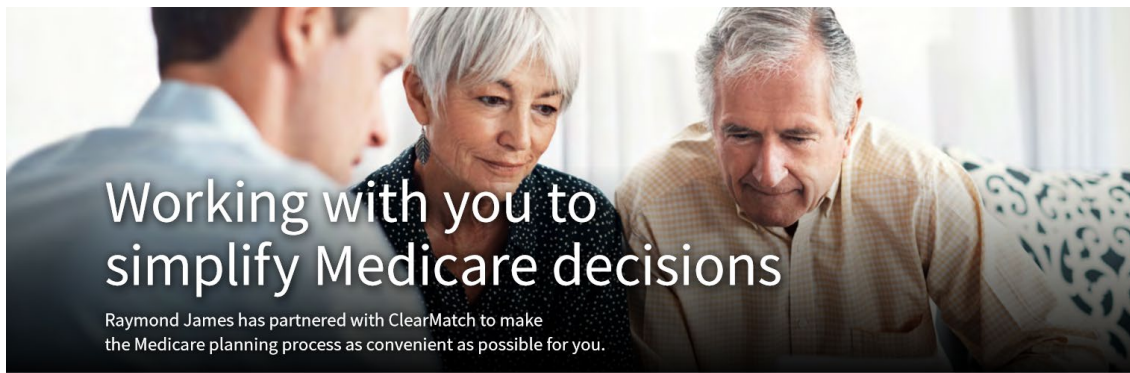
## EVERSAFE

EverSafe seeks to shield you and your loved ones from financial fraud through a proprietary algorithm that monitors accounts for unusual activity. Alerts are sent to you and anyone you designate as a trusted advocate. You can also protect loved ones by serving as their trusted advocate. And if any issues are detected, EverSafe helps you manage the resolution process and create a recovery plan.

[Learn More About Longevity Planning](#)

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## September Raymond James Longevity Planning Partner Feature: ClearMatch



[ClearMatch One Pager](#)

Medicare enrollment can be a complicated, time-consuming process, but with the right tools and information, it doesn't have to be. That's why we're proud to announce that Raymond James has

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partnered with ClearMatch to remove the guesswork and provide personalized assistance when you are ready to make decisions regarding your Medicare coverage.

ClearMatch provides online education and decision support tools designed specifically for people who are eligible for Medicare and offers plans from all major national and regional carriers.

Through ClearMatch, you will receive personalized service and unbiased advice from a dedicated licensed agent, including:

- Assistance with reviewing healthcare information and evaluating available plans
- Help with purchasing the plan of your choice and completing the enrollment process
- Support for setting up billing and premium payments

There is no cost to use ClearMatch's services, and those services don't end after enrollment. Your licensed agent will continue to provide support throughout the lifetime of your enrollment for coverage questions, appeals and plan renewals. Clients in the state of Florida can also use ClearMatch to explore Under 65 healthcare as well.

To learn more about ClearMatch, call the Raymond James number at 844.269.2646 or contact us so we can assist you with the process.

Raymond James & Associates, Inc., receives a one-time referral fee from ClearMatch for each Medicare Advantage and Medicare Supplement application submitted. Raymond James is not affiliated with ClearMatch.

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# In the Spotlight

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## Back To School

It's hard to believe yet another summer has passed, and all the students have begun the school year 2024-2025! From our families to yours, we would like to wish you a safe and successful year!

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# Articles

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## What time is the right time for retirement?

*Age may just be a number, but when it comes to retirement, it matters.*

Retirement is a time meant for enjoying life without the pressure of work. For some, that means rediscovering life with their partner. For others, it means room to dig deeper into a neglected hobby (or find a new one), or traveling to places in your own backyard or abroad. Maybe it's a little bit of all these things.

### How to Time Your Retirement



**Healthy, wealthy and wise**

*The connection between financial wellness and health can have benefits for your employees and your business.*

The connection between health and wealth is more than a Benjamin Franklin quote. It turns out that saving and investing for retirement, preparing for major life changes, and providing financial guidance and education along the way can have a substantial impact on both your and your employees' health. Here's why.

[See How Your Health Impacts Your Business](#)



## **Make the most of Medicare's open enrollment period**

*With open enrollment season upon us, ask yourself a few questions to make sure you're getting the most from Medicare.*

Medicare's open enrollment season is upon us. Between October 15 and December 7, you are able to make changes to your Medicare Advantage plan and prescription drug coverage.

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## Learn What to Do During Open Enrollment

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## **The five most popular methods for funding education**

*Know which options work best for you and plan early.*

With the cost of higher education rising, it's important to determine how you and your family will fund it. There are several options to consider, each with their own pros and cons.

## Find What Fund Option Works for You

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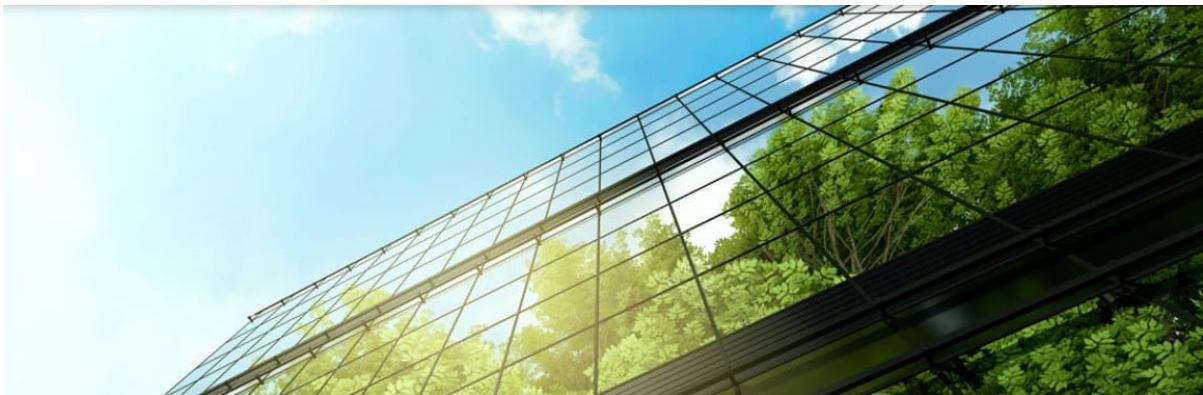




## College majors for bright futures and lucrative careers

Whether you're advising a college-bound student as a parent or mentor or seeking to further your own education, we're giving you a glimpse into the most popular industries among college students to offer insight into what might be the most attractive fields today.

[See Who Leads the Pack](#)



## Embracing sustainability may benefit business

*Explore tips for going green in the workplace.*

Green life, sustainable mutual funds, buying local, the “buy nothing” movement, plastic-free living, eco-fashion, electric vehicles. You’ve seen all the headlines about reducing your impact on the planet, but you may be wondering how you can best implement a greener workplace in a way that considers the needs of your business, employees and clients or customers.

[Tips for Going Green](#)

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# Market Recap

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	12/29/23 Close	08/30/24* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	37,689.54	41,563.08	+3,873.54	+10.28%
NASDAQ	15,011.35	17,713.62	+2,702.27	+18.00%
S&P 500	4,769.83	5,648.40	+878.57	+18.42%
MSCI EAFE	2,241.21	2,447.79	+206.58	+9.22%
RUSSELL 2000	2,027.07	2,217.63	+190.56	+9.40%
BLOOMBERG AGGREGATE BOND	2,162.21	2,233.77	+71.56	+3.31%

\*Performance reflects index values as of market close on August 30, 2024. Bloomberg Aggregate Bond and MSCI EAFE reflect August 29, 2024, closing values.

*A soft landing for the U.S. economy still appears to be the most likely outcome.*

August brought a bit of whiplash for investors. Markets fell at the beginning of the month, caught in the ripples of an interest rate increase in Japan disrupting a significant currency trading strategy. This led to a brief, intense global selloff.

[See Full Market Update](#)

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## Fall in Love with This Cider

This warm Pumpkin Spice Apple cider recipe is cozy, delicious, and can be made in minutes!

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### *Ingredients:*

5 cups apple cider  
1 cup canned pumpkin puree  
3 tablespoons orange juice  
1/3 cup maple syrup  
1/2 teaspoon cinnamon  
1/2 teaspoon pumpkin pie spice  
1/2 teaspoon apple pie spice  
1 large apple, cored and chopped  
Cinnamon sticks for garnish

### *Instructions:*

Pour the apple cider into a large pot and place it over medium-high heat. Add the pumpkin puree and whisk until dissolved.

Next, pour in the orange juice and maple syrup; mix until well blended. Add the spices and cook until the cider begins to steam. Reduce heat to medium.

Ladle the cider into glasses and garnish with apple chunks and cinnamon sticks. Enjoy!

Source: <https://www.hgtv.com/lifestyle/entertaining/fall-pumpkin-spice-apple-cider-drink-recipe>

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## Let's Connect!

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## 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.