

REID SHERMAN
INVESTMENT GROUP OF
RAYMOND JAMES®

THE OFFICIAL NEWSLETTER OF REID SHERMAN INVESTMENT GROUP

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SEMI-ANNUAL NEWSLETTER

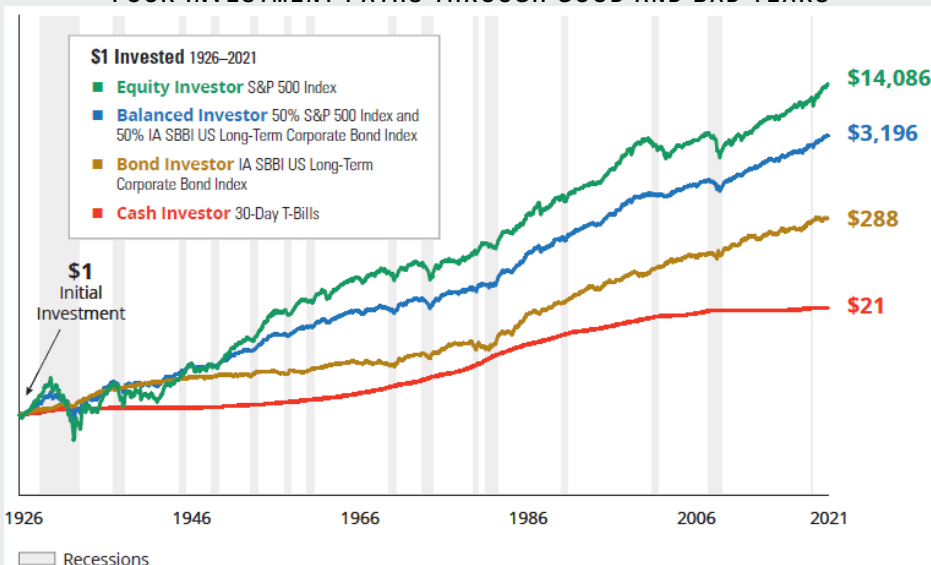
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It's Easy to Forget the Market's Good Years

Today, it feels like we're facing one market crisis after another. And when times are challenging, it may seem like the only rational strategy is to play it safe to avoid losses. Yet history shows that positive years far outweigh negative years.

What's more, the seemingly "safer" investment choices of bonds or cash may have provided temporary relief during volatile times, but historically, they've fallen far behind equity and balanced investors over the long term (see graph below).

FOUR INVESTMENT PATHS THROUGH GOOD AND BAD YEARS



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2022 Year-End Dates to Remember

- Oct. 17- Deadline to file and pay your 2021 income tax return if you received an extension.
- Dec. 26- Stock Market Closure (Christmas Day observed)
- Dec. 31- Last day to take 2022 required minimum distributions (RMDs) from retirement accounts for those who turned 72 in or before 2021
- Dec. 31- Last day to complete charitable contributions for 2022

Office Happenings

- ✓ In July, Lindsay and Chuck attended the Raymond James Summer Development Conference in Orlando, FL. Financial Advisors heard from esteemed speakers, connected with firm leaders, and explored new tools and insights.
- ✓ Reid Sherman Investment Group hosted the Oxford-Lafayette Chamber of Commerce After Hours event on September 8th



MID-YEAR REMINDERS:

It's time for a year-end financial checkup!

Please contact our office to schedule your portfolio review and strategy meeting.

DID YOU KNOW?

Client Access, Raymond James' secure online account access, offers the following features:

Mobile check deposit-

Conveniently deposit checks to your account using the camera on a smartphone or tablet. If you are worried about delayed or lost checks in the mail, mobile check deposit is a great feature to use.

Funds transfer-

Easily move funds between your Raymond James accounts or send funds to and from accounts at other financial institutions.

Why Contribute to a Roth IRA?

- 1 **All distributions from the account can be tax free.**
Although contributions to a Roth IRA are not tax deductible, earnings grow free of taxes.
- 2 **No required minimum distributions.**
- 3 **No age limits on contributions.**
You can continue contributing to your Roth IRA as long as you have earned income.
- 4 **Withdrawals may be made without penalty for a first-time home purchase.**

Learn your Roth Limits

2022 contribution limit: \$6,000 (\$7,000 if you're age 50 or older)

Roth IRA vs. Traditional IRA

Roth IRA

- Contribute after-tax dollars
- Withdrawals in retirement can be tax free
- No required minimum distributions
- Income limits apply

Traditional IRA

- Contribute pre-tax dollars, subject to certain conditions
- Withdrawals in retirement are taxable
- Required minimum distributions at age 72
- No income limits

Changes in tax laws or regulations may occur at any time and could substantially impact your situation. While familiar with the tax provisions of the issues presented herein, Raymond James financial advisors are not qualified to render advice on tax or legal matters. You should discuss any tax or legal matters with the appropriate professional.