

The Bulletin

Peck | Bulgin
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RAYMOND JAMES



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From the Desk

Happy New Year!

As you're making this year's resolutions, try setting some goals that focus on your finances. Here are three personal finance strategies you can implement immediately to get your new year started on solid footing:

- 1. Get Organized.** Leave last year's habits with last year's bills, and start the new year by organizing your finances. Set up a folder system so you have one place to store your bills and receipts. Keep any tax-related records and receipts in one place, too, so you're not scrambling to find paperwork at tax time.
- 2. Reign in Your Holiday Bills.** It's common to suffer from post-holiday blues once the credit card bills start arriving in the new year. Instead of procrastinating, make a financial resolution to tackle them head-on. Open those bills immediately and start paying them right away.
- 3. Save More.** Whatever you may be putting aside already, consider paying your future self a little bit more by increasing your weekly or monthly savings by at least a percentage or two, starting this month.

In the Spotlight



Ronald McDonald House

From the bottom of our hearts we would like to thank our wonderful clients for donating over 50 items to the Ronald McDonald House in Jacksonville. Because of your generosity, the Christmas season was much brighter for many families.



Client Appreciation Event

We think it's safe to say, the client referral appreciation event was enjoyed by all. Many thanks to our clients who referred new business to us last year. Your trust in us to serve the people you care about is the greatest compliment you can possibly give. We would also like to thank Wingnut Charters for a successful day on the water.



Please Welcome
Will Tesche

Financial Advisor

Introducing Will Tesche

We would like to extend a warm welcome to Financial Advisor Will Tesche. Will has

been with Raymond James for over five years, but most recently joined Peck Bulgin Wealth Management as partner.

[Click to read Will's Bio](#)

Articles



Does Your Business Qualify for this Notable Tax Deduction?

Pass-through entities now have a more level planning field with businesses that benefited from the 2017 corporate tax reduction. The specific provisions are quite complicated, so let's walk through them together.

[Does your business qualify for this tax deduction?](#)



How does SECURE Act 2.0 Change Saving for Retirement?

The SECURE Act 2.0 legislation builds on retirement savings changes passed in 2019 and contains new provisions that further raise the required minimum distribution (RMD) age, shift to automatic plan enrollment and provide for new matching emergency withdrawal opportunities. Most of the key provisions are effective in the 2024-2025 timeframe, but smaller adjustments (such as an increase in the RMD age to 73) will be effective in 2023. See below for a detailed overview of the key provisions in the legislation and the effective timelines.

[Read the Article](#)



Finding the Ideal Place to Live in Retirement

Planning for retirement is rife with big questions — not just how you want to spend your golden years, but where? Whether you're planning to stay put or change locales, where you choose to live after retirement can have a big impact on both your finances and your quality of life. Here's a look at some important considerations.

[Learn More](#)



A Beginner's Guide to Alternative Investments

Alternatives are investment options beyond the typical stocks, bonds, and cash flow found in most portfolios. They can be tangible assets like precious metals, or they could be financial assets like private equity or hedge funds. Alternatives tend to be riskier than traditional assets, which means investors usually have to meet certain criteria to access them. Here's a closer look at alternatives and some of the most common options available.

[Read the Article](#)



Understanding the Charitable Remainder Trust

The charitable remainder trust (CRT) is a popular retirement- and estate-planning tool. It can be a convenient way to create a stream of lifetime income for yourself and others or donate to a charity while minimizing and deferring taxes. But there are many choices to make when establishing a CRT and, in some cases, these tools may not be right for everyone.

[Learn More](#)

Market Recap

	12/31/21 Close	12/30/22* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	36,388.30	33,147.25	-3,191.05	-8.78%
NASDAQ	15,644.97	10,466.48	-5,178.49	-33.10%
S&P 500	4,766.18	3,839.50	-926.68	-19.44%
MSCI EAFE	2,336.07	1,943.93	-392.14	-16.79%
RUSSELL 2000	2,245.31	1,761.25	-484.06	-21.56%
BLOOMBERG AGGREGATE BOND	2,355.14	2,048.73	-306.41	-13.01%

*Reference reflects index value as of market close on Dec. 30, 2022. DJIA, S&P 500 and Bloomberg Aggregate Bond reflect Dec. 29, 2022, and of day value.

The U.S. Economy continually showed its resiliency through a challenging year.

December did not bring the good tidings investors wished for - and typically see in the final month of the year - as most major asset classes struggled at the end of an especially volatile year for the capital markets.

To see the full recap, click on the link below. If you have any questions, please do not hesitate to reach out to your financial advisor.

[Read the Full Article](#)

Hot Toddy, Cheers to your health!



Ingredients & Directions:

- 2 ounces of your favorite Bourbon
- 2 teaspoons fresh lemon juice
- 1 tablespoon pure honey
- 1-4 cup of your favorite hot tea or water

Fill your favorite mug with honey and lemon juice. Add hot tea or hot water and stir until honey is dissolved. Add bourbon and garnish with a slice of lemon and a cinnamon stick.

Cheers to your health!

Let's Connect!



Caring Relationships Begin Here

[Let's Have a Conversation](#)

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