

The Bulletin

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



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From the Desk

Reframing Retirement

Retirement gives you something rare: time. The question is how you'll use it. It's easy to default to consumption in retirement, but the most lasting value often comes from experiences.

Think of your retirement wishlist in terms of moments, not items. What would make you feel more connected, more fulfilled?

- A private culinary workshop, hand-in-hand with your spouse.
- That long-awaited family voyage through Europe.
- Quiet moments teaching your grandchild the delicate rhythm of fly fishing.
- A scenic road trip through Napa or the Blue Ridge Parkway.
- An unforgettable night under the stars at Red Rocks
- Courtside seats at a championship game you've always dreamed of attending.

You don't need a big occasion to create a memory. Weekly lunches, game nights, or Saturday hikes can turn into meaningful traditions as well.

Spend intentionally. A day trip or a new hobby can do more for your happiness than an impulse buy.

And leave room for reflection. Sometimes the best moments come from slowing down and noticing them.

Retirement isn't about collecting things – it's about living fully in the time you've earned.

In the Spotlight



Celebrating the Men Who Guide, Support, and Inspire

This Father's Day, we honored the fathers, grandfathers, mentors, and father figures who show up with strength, wisdom, and heart. Whether they're sharing financial advice, coaching from the sidelines, or simply leading by example, their impact runs deep. Here's to the everyday moments, the life lessons, and the steady presence that makes all the difference. We hope you had a very Happy Father's Day!



Casey, Davis, & Hayden



Renee & Cliff



Will & Callie



Raymond James Cares Month

May is Raymond James Cares Month and this year, the Jacksonville Branch had the opportunity to give back to our community by volunteering at Rethreaded. During the few hours spent at Rethreaded, the Raymond James team disassembled airline seats to be repurposed into leather products and sold by the Rethreaded community. The proceeds from the sale of these products are used to support the Rethreaded mission. Rethreaded exists for the complete restoration of survivors of human trafficking.

If you would like to learn more about Rethreaded and the incredible impact they've made on the Jacksonville community, please visit their website, <https://rethreaded.com/>.

Articles



Advance care planning: a loving act

Ensuring your loved one's end-of-life wishes are honored.

In no circumstance is end-of-life care an easy conversation, but if you ever find yourself needing to make those tough decisions for a loved one, it's comforting to know what they want. Advance care planning helps ensure their wishes are clearly understood and respected. By having a series of meaningful conversations and preparing the necessary documents, you can help ease the stress associated with such a responsibility.

[Read More](#)



Exit interviews: Uncover opportunities for organizational improvement

Turning feedback into action will increase loyalty.

More than half of US employees (51%) are open to a new job, according to a recent survey by Gallup, and employees' long-term commitment to their organizations is currently the lowest it's been in almost a decade. Employee turnover adds stress to businesses that can get costly – from hiring and training to stress turnover adds to a business can get costly – from hiring and training to decreased team morale and lost productivity.

[Read More](#)

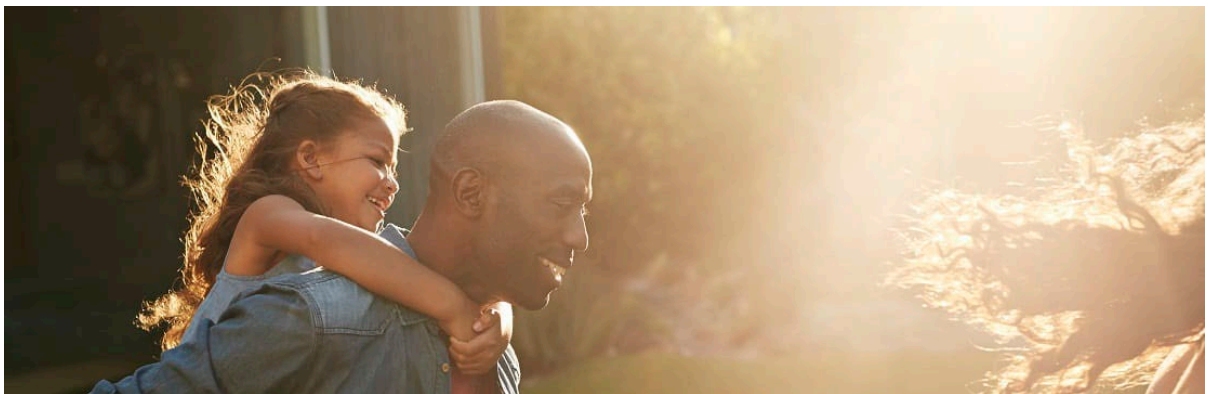


Global giving

A guide to tax considerations and trusted partners.

Global giving is on the rise: According to Giving USA, contributions to international affairs have grown 21% in the past five years.

[Read More](#)



Four priceless money lessons for kids

Financial literacy is a gift that lasts a lifetime.

Financial tradeoffs, interest rates and the importance of having an emergency fund: Our current economic circumstances are full of teachable moments we can and should share with our children. After all, they're probably not learning these topics in school. Only 1 in 6 students will be required to take a personal finance course before earning a high school diploma, according to nonprofit Next Gen Personal Finance.

[Read More](#)

Market Recap

	12/31/24 Close	05/30/2025* Close	Change Year to Date	% Gain/Loss Year to Date
DJIA	42,544.22	42,270.07	-274.15	-0.64%
NASDAQ	19,310.79	19,113.77	-197.02	-1.02%
S&P 500	5,881.63	5,911.69	+30.06	+0.51%
MSCI EAFE	2,259.60	2,600.32	+340.72	+15.08%
RUSSELL 2000	2,230.16	2,006.29	-163.87	-7.35%
BLOOMBERG AGGREGATE BOND	2,189.03	2,242.58	+53.55	+2.45%

*Performance reflects index values as of market close on May 30, 2025.

Political noise continued to dominate headlines in May

Tariff policies and tax and spending legislation provided plenty of fodder for markets to digest.

May was a pivotal month for markets, shaped by two forces: Tariff policy and tax and spending legislation.

[See Full Market Update](#)

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.