

REID SHERMAN

INVESTMENT GROUP OF

RAYMOND JAMES®

THE OFFICIAL NEWSLETTER OF REID SHERMAN INVESTMENT GROUP

INSIDE THIS ISSUE:

- MISSING THE BEST DAYS
IN THE MARKET- 1



- SPRING CLEAN YOUR
FINANCES - 2



- FOUR THINGS TO DO IN THE
DECADE LEADING UP TO
RETIREMENT- 2

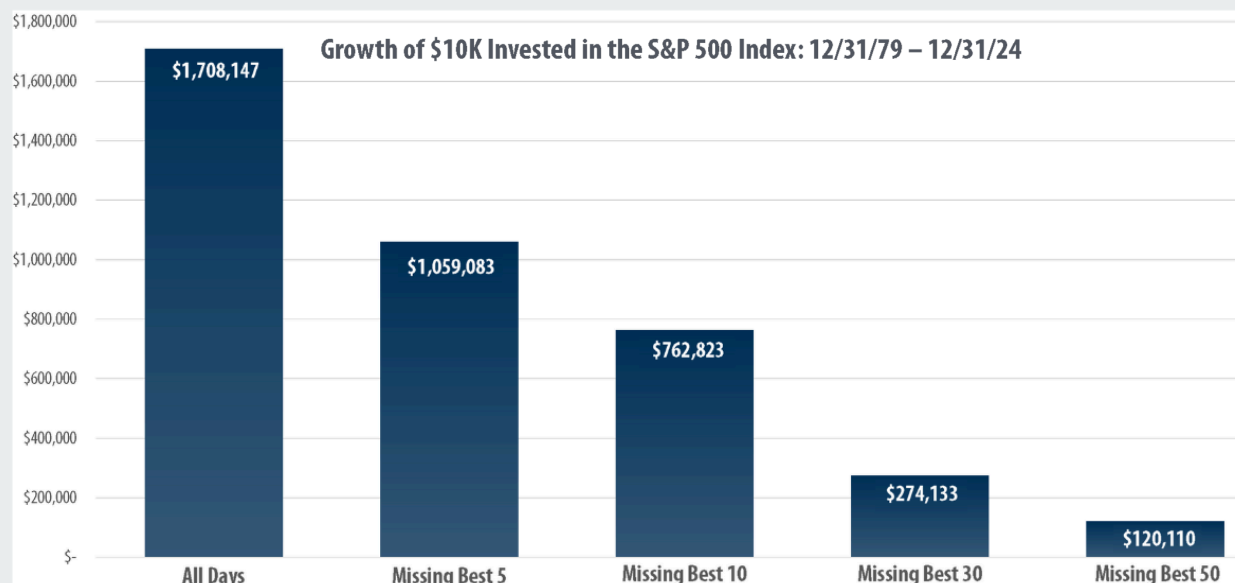


SEMI-ANNUAL NEWSLETTER

LINDSAY REID, CHUCK SHERMAN, JONATHAN RANDOLPH
& THE REID SHERMAN INVESTMENT GROUP TEAM

Missing The Best Days In The Market

Investing in the stock market can be volatile, which may tempt some investors to pull out of the market to avoid the bad days. However, it is impossible to predict when good and bad days will happen. This chart shows the potential effect that pulling out of the stock market could have on a portfolio. An investor does not have to miss many good days to feel the financial impact over time. We believe investors will be rewarded for sticking with their investment plan.



Source: First Trust, Bloomberg. Past performance is no guarantee of future results. Returns are total returns. The illustration is not indicative of any actual investment and excludes the effects of taxes and brokerage commissions or other expenses incurred when investing. These returns were the result of certain market factors and events which may not be repeated in the future. The S&P 500 Index is an unmanaged index of 500 companies used to measure large-cap U.S. stock market performance. An index cannot be purchased directly by investors. The information presented is not intended to constitute an investment recommendation for, or advice to, any specific person. By providing this information, First Trust is not undertaking to give advice in any fiduciary capacity within the meaning of ERISA, the Internal Revenue Code or any other regulatory framework. Financial professionals are responsible for evaluating investment risks independently and for exercising independent judgment in determining whether investments are appropriate for their clients.

Contact Information:

Oxford:

400 S Lamar Blvd
Suite A
Oxford, MS 38655
P 662.550.2350
F 855.969.2002

Tupelo:

322 West Main St.
Tupelo, MS 38804
P 662.840.4001
F 662.844.7009

reidshermangroup.com

Chuck.Sherman@
RaymondJames.com

Lindsay.Reid@
RaymondJames.com

Jonathan.Randolph@
RaymondJames.com

Follow us on Facebook



REID SHERMAN INVESTMENT GROUP TEAM

Spring Clean Your Finances

Spring is the perfect time to get your finances in order. Being on top of your finances can help you feel more in control, while reevaluating your bills and purchases more often can help you stay within budget.

1) Start by organizing your paperwork

Creating a physical and digital filing system is often the simplest way to organize your documents, making it easier to locate important papers when you need them. Sort your documents by major category like investing, medical expenses, loan documents, and estate planning by designating a folder for each. You can then break down each category by year. Be careful to shred or delete any documents you decide you no longer need.

2) Run your credit report

Check your credit report every three months for derogatory changes and look for any signs of identity theft.

3) Take an annual look at the big picture

Use spring as an opportunity to review your spending habits, as well as income changes, to identify ways to optimize your finances for the rest of the year. Decide what your highest priorities are and create a budget to follow that best supports your goals.

While organizing your finances takes some time and effort, the payoff in the long run is well worth it

Office Happenings

Reid Sherman Investment Group is honored to be named to the 2025 Forbes Best-In-State Wealth Management Teams ranking for a third consecutive year.

Forbes
2025

**BEST-IN-STATE
WEALTH MANAGEMENT
TEAMS**
POWERED BY SHOOK® RESEARCH

Traditional & Roth IRA Contribution Limits for 2025

\$7,000 or your taxable income, whichever is lower

If you are 50 or older by the end of 2025, the contribution limit is \$8,000

Upcoming Dates to Remember

April 15- Tax day & last day to contribute to Traditional and Roth IRAs for 2024

Stock Market Closures

April 18: Good Friday

May 26: Memorial Day

June 19: Juneteenth

July 4: Independence Day
(12 pm early market close on 7/3)

Forbes Disclosure: The 2025 Forbes ranking of America's Best-In-State Wealth Management Teams, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 3/31/2023 to 3/31/2024 and was released on 01/09/2025. Advisor teams that are considered must have one advisor with a minimum of seven years of experience, have been in existence as a team for at least one year, have at least 5 team members, and have been nominated by their firm. The algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 11,674 team nominations, 5,331 advisor teams received the award based on thresholds. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Compensation provided for using the rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please see <https://www.forbes.com/lists/wealth-management-teams-best-in-state> for more info.

Four things to do in the decade leading up to retirement

How do you prepare for a comfortable retirement? The following steps can help you strengthen your long-term financial position while keeping your retirement plans on track.

Step 1. Check your progress.

Considering you may spend 30 years or more in retirement, it's important to save enough so that your money will last. Generally speaking, most investors should save at least 15% of their income (including any company contributions).

Consider the following:

- Make sure that you're taking advantage of the full company match in your workplace retirement plan.
- Increase your savings rate right away, and then continue to increase it gradually over time

Step 2. Ensure that your portfolio is properly constructed

In addition to saving enough, it is important to hold the right mix of investments and types of accounts. Make sure your strategy addresses the following:

- Asset allocation
- Portfolio diversification
- Tax diversification

Step 3. Update your estate plan

Your plan should include:

- An advance directive that covers:
 - A living will
 - A health care proxy
- A power of attorney
- A will
- The establishment of trusts, if desired

Step 4. Evaluate your insurance

Protect your retirement assets from the costs associated with major health issues and catastrophic events through appropriate insurance coverage. The following are insurance considerations for people approaching retirement:

- Health
- Long-term care
- Liability
- Life

Source: T. Rowe Price Investment Services, Inc.