

The Bulletin

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



VOL. NO. 41

April 2026

PRICE: \$0.00
VALUE: IMMEASURABLE

From the Desk

Earth Day 2026: Planet vs. Plastics

This year's Earth Day theme, "Planet vs. Plastics," is all about taking a stand against plastic pollution. The goal? A bold 60% cut in plastic production by 2040. It's not just about recycling – it's about rethinking our reliance on plastic and demanding better from industries and governments. From ocean cleanup efforts to pushing for plastic-free policies, this Earth Day is about real action.

Easy Swaps to Kick Plastic to the Curb: You don't have to overhaul your life overnight – just start small! Swap plastic water bottles for a sleek reusable one, carry a tote bag instead of grabbing plastic at checkout, and try bar soap or shampoo bars to ditch plastic bottles. Skip the cling film, use metal straws, and pick produce without plastic wrap when you can. Every swap adds up, helping to reduce waste and protect our planet.

In the Spotlight

Important Security Update: Voice Recognition Retirement



As part of our ongoing commitment to protecting your account, we will soon be retiring our voice recognition feature for identity verification. Moving forward, clients will be asked to

verify their identity using a personalized password, passphrase, or PIN when contacting our office.

To make this transition easy, we encourage you to begin thinking about a credential that's both memorable and secure. Here are a few ideas to help get you started:

- **PIN:** Choose a meaningful but not obvious number combination, such as a favorite address number mixed with a memorable year (*e.g.*, $742 + 19 = 74219$).
- **Passphrase:** Combine a few unrelated words into a short phrase, like “*BlueBoatSunset*” or “*CoffeeAtDawn*”.
- **Passcode:** Create something unique to you by blending words and numbers, such as “*Luna\$2024*” or “*OakTree88!*”.

Tips for success:

- Pick something personal but not easily guessed (avoid full birthdays or simple sequences like 1234).
- Use a combination of words, numbers, or symbols when possible.
- Think of a phrase or pattern that's easy for you to recall but hard for others to guess.
- We'll be reaching out soon with simple steps to help you get set up. This proactive update will ensure your account remains secure while allowing us to continue providing seamless service.

If you have any questions or would like assistance, our team is always here to help.

Easter 2026



Casey and his family enjoyed a beautiful Easter celebration filled with sunshine, laughter, and a lively egg hunt. It was a special day spent together, celebrating the joy and traditions of the season.

Crinkle Top Lemon Blondies



If you're craving something sweet with a fresh spring twist, these crinkle-top lemon blondies are just the thing. Bright, zesty, and perfectly chewy, they're a treat worth baking and sharing this season. Let us know if you give them a try!

Ingredients

- 1/2 cup granulated sugar
 - 1 tablespoon lemon zest
 - 3/4 cup brown sugar
 - 1 stick (8 tablespoons) salted butter
 - 2 teaspoons vanilla extract
 - 3 large eggs, at room temperature
 - 3.5 ounces high quality white chocolate, finely chopped (optional)
-

- 1 cup all-purpose flour
- 1 teaspoon baking powder
- 1/2 teaspoon sea salt

Icing

- 3 tablespoons salted butter, browned
- 2-3 tablespoons lemon juice
- 1 teaspoon vanilla extract
- 1 cup powdered sugar
- 2 tablespoons lemon zest
- 2 tablespoons granulated sugar

Instructions

1. Preheat oven to 350°F and line a 9×9 pan with parchment paper.
 2. Whisk the eggs for 1 minute until bubbly on top. Add the lemon sugar mixture.
 3. Brown the butter over medium heat until lightly toasted (2–3 minutes), remove from heat then whisk into the mixture until smooth. Stir in white chocolate and vanilla.
 4. Add flour, baking powder, and salt; mix until combined. Spread into pan and bake for ~30 minutes, until set with a crinkly top.
 5. For the icing, whisk browned butter, lemon juice, vanilla, powdered sugar, and a little water until smooth. Spread over cooled bars, sprinkle with lemon sugar, let set, then slice and enjoy!
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For more details around the Crinkle Top Lemon Blondies, see this link:

<https://www.halfbakedharvest.com/lemon-blondies/>

Market Recap

	12/31/25 Close	3/31/26 Close*	Change Year to Date	Gain/Loss Year to Date
DJIA	48,063.29	46,341.51	-1,721.78	-3.58%
NASDAQ	23,241.99	21,590.63	-1,651.36	-7.11%
S&P 500	6,845.50	6,528.52	-316.98	-4.63%
MSCI EAFE	2,892.71	2,826.93	-65.78	-2.27%
Russell 2000	2,481.91	2,496.35	+14.44	+0.58%
Bloomberg U.S. Aggregate Bond Index	2,348.85	2,342.93	-5.92	-0.25%

*Performance reflects index values as of market close on March 31, 2026.

March review: Global energy turmoil shapes markets

All eyes were turned toward the Middle East throughout the month of March, with the US and Israel's ongoing conflict with Iran causing energy prices to surge. The closure of the Strait of Hormuz, alongside damage to energy infrastructure across the gulf region, caused crude to rise above \$100 a barrel for the first time since 2022.

[See Full Market Update](#)

Articles



Unexpected tax bill? Avoid compromising your long-term plan

Filing season is underway, and many working Americans are already receiving their refunds – but what happens if you were expecting to break even or receive a refund and are facing a bill instead?

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April 2026 Investment Strategy Quarterly

Members of the Raymond James Investment Strategy Committee share their views on the markets, the economy and key themes that are impacting investors.

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Infographic: Thriving in retirement

Retirement isn't a finish line, but a new phase of life that can last 25 years or more. Here are five ways to care for your physical, emotional, and mental health to help you enjoy retirement to its fullest.

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Four priceless money lessons for kids

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.

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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.

*Membership is based mainly on assets under management, education, credentials and fiscal year production. Requalification is required annually. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of an advisor's future performance. No fee is paid in exchange for this award/rating.

