

The Bulletin

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of
RAYMOND JAMES®



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From the Desk

Retirement and Relationships

Retirement reshapes relationships by removing familiar routines and creating new opportunities for connection. Couples may find that spending more time together either deepens their bond or reveals areas that need attention, while singles often need to be more

intentional about building social and romantic connections as long-standing networks shift.

This stage of life invites reflection on what companionship and intimacy mean now, with space to rediscover shared interests or pursue new ones. Whether rekindling a long-term partnership or dating again, romance in retirement is guided by self-knowledge and authenticity. Small, consistent gestures often matter more than grand plans, and shared activities can help build or renew connection, such as: Regular date nights or coffee outings
Traveling, from weekend trips to longer adventures

Taking classes together (art, cooking, language, or fitness) Volunteering for causes you both care about
Joining clubs, walking groups, or social organizations Exploring new hobbies or revisiting old ones
These experiences create natural opportunities for conversation, companionship, and meaningful connection in this stage of life.

In the Spotlight

Congratulations to Casey!



Casey and his 6.5 combo tennis team earned an impressive 2nd place finish at the USTA Florida Sectionals. Representing Duval County, the team dominated their regular season with a perfect 9–0 record, securing their spot at the state tournament. A fantastic accomplishment—way to go, Casey!

Cybersecurity Top Takeaways



On January 22, Raymond James hosted a Cybersecurity Client Event at the newly opened Hilton Jacksonville Mayo Clinic, drawing a fantastic turnout. Attendees gained valuable insight into today's most common cyber threats and learned practical strategies to reduce the risk of being targeted. It was an informative and engaging evening focused on keeping our clients safe in an increasingly digital world—here are some of the top takeaways from the event.

🕒 **Beware of Romance Scams**

Romance scams are increasing, with fraudsters using emotional manipulation to steal money or personal information. Be cautious with online relationships that move too fast or ask for financial help.

🔒 **Use a Secure Password Manager**

Avoid using your web browser's auto-fill for passwords. A dedicated password manager offers stronger protection and encrypted storage.

Credit Freeze > Credit Lock

A free credit freeze with the major bureaus provides stronger legal protection than a paid credit lock. It's one of the best tools against identity theft.

Rising Check Fraud

Check fraud is at record highs. Avoid putting outgoing checks in your mailbox—take them to the post office or use secure digital payments.

When in Doubt, Disconnect

If something looks suspicious online, disconnect from Wi-Fi immediately. Cutting the connection can stop an attack in progress.

Enable Two-Factor Authentication

Two-factor authentication adds a quick extra step that significantly reduces unauthorized account access.

Our speaker, Carrie Kerskie, is a nationally recognized expert in identity theft, fraud risk, and privacy protection. As President of the Kerskie Group, she works with high profile clients to safeguard their personal and digital identities, drawing on years of real world investigative experience.

Key Tax Reminders for 2026 Filing

To help you stay organized and ahead of this year's tax season, we've highlighted a few important reminders and tools available to make your 2026 filing process smoother. Below are key dates, delivery options, and resources to ensure you have everything you need when preparing your return.

1. Key Tax Document Mailing Dates

Raymond James mails major tax forms—1099-R, 5498, and 1099-Q—by January 31, and Composite 1099 Statements begin mailing February 15, with delayed or amended forms continuing through March.

2. Electronic Delivery for Faster Access

For faster access, you can choose electronic delivery through Client Access, giving you secure, 24/7 availability of your tax documents as soon as they're ready.

3. Export 1099 Data for Easier Filing

To make tax preparation easier, Raymond James offers the option to export your 1099 information into Excel, which can be shared with your tax professional or uploaded into tax software.

For more information regarding tax documentation, please visit this helpful [link](#) or call Renee or Ashlee.

Market Recap

	12/31/25 Close	1/30/26 Close*	Change Year to Date	Gain/Loss Year to Date
DJIA	48,063.29	48,892.47	+829.18	+1.73%
NASDAQ	23,241.99	23,461.82	+219.83	+0.95%
S&P 500	6,845.50	6,939.03	+93.53	+1.37%
MSCI EAFE	2,892.71	3,042.84	+150.13	+5.19%
Russell 2000	2,481.91	2,613.74	+131.83	+5.31%
Bloomberg U.S. Aggregate Bond Index	2,348.85	2,351.36	+2.51	+0.11%

*Performance reflects index values as of market close on January 30, 2026.

January review: Markets push past geopolitics

This month's market headlines were dominated by a surge in gold prices, a weaker US dollar and stock markets that largely shrugged off ongoing geopolitical tensions. Despite pockets of volatility, the Dow Jones Industrial Average is now approaching the 50,000 mark and all major US equity indices finished January higher, with the S&P 500 up 1.4%, the Nasdaq up 1.0% and the Dow up 1.7%.

[See Full Market Update](#)

Articles



Navigating pressure as a young millionaire

Cristiano Ronaldo was just 16 when he signed his first professional soccer contract. Charli D’Amelio was 15 when her TikTok dances turned into a multimillion-dollar empire. Today, names like Olivia Rodrigo, Patrick Mahomes and Billie Eilish prove how fast fame can turn into fortune.

[Read More](#)



Recruit and retain your staff with equity compensation

Did you know that in 2021, half of employees under the age of 35 rated equity compensation as “important” when thinking about switching jobs? And that restricted stock

units (RSUs) have now become the most common type of this kind of equity compensation?

[Read More](#)



Where should you retire?

Dreaming of a sunny retirement? Or one with a mountain view? Where you retire depends on more than the weather and the scenery. Different states have different tax considerations – and taxes can have a major effect on the quality of your retirement. Among other financial factors, local taxes should be considered as you decide where you'll spend the next chapter of your life.

[Read More](#)



More options for education savings

Giving the gift of education, whether to a child or grandchild, can have a lasting impact. Legislation known as the One Big Beautiful Bill Act, signed in July 2025, included multiple provisions that will impact the ways families can save for education. Among the major changes are those to 529 savings plans, with several expansions to the ways these plans can be used to cover education costs.

[Read More](#)

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.

*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.