

# The Bulletin

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

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## From the Desk

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### **The Best First Move is Waiting**

Inheriting money rarely happens at a calm moment in your life. Life is unpredictable, and the pressure to do something productive with your new windfall can feel immediate. You might rush to pay off debt, invest it, or use the money to help your kids. But we've seen how those quick decisions become regrets months later. The inheritance isn't going anywhere, and neither are your options.

We recommend a 6-month waiting period. This allows any anxious emotions to settle and allows you the space to figure out what actually matters to you. Parking the funds somewhere safe while you process both the loss and the new opportunity is smart money management. The person who left you this gift wanted it to improve your life, and rushing through choices that can't be undone risks misusing that gift. Let yourself sit with it before you act.

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# In the Spotlight

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## Love, Laughter & Ladies' Brunch



Our annual Ladies' Valentine's Day Brunch at Timuquana Country Club was truly one of the sweetest days of the season. There's something special about gathering an incredible group of women together to slow down, connect, and simply enjoy each other's company.

This year, our guests had the chance to create something meaningful with Wick A Candle Bar — crafting their own lotions, oil infusers, and body scrubs.

Thank you to all the wonderful women who joined us and made the day so memorable. We are already looking forward to the next one.

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## **One Bowl 8 Ingredient Irish Coffee Fudge Brownies**



Chocolate, coffee, and a splash of Irish whiskey - what's not to love? These Irish Coffee Fudge Brownies are a delicious way to celebrate St. Patrick's Day, and we think they're

well worth adding to your baking list this month.

**Ingredients:**

stick (1/2 cup) salted butter, melted

3/4 cup granulated sugar

1/4 cup Baileys Irish Cream

2 teaspoons vanilla extract

2 large eggs

3/4 cup unsweetened cocoa powder

1/2 cup all-purpose flour

1-2 tablespoons instant coffee granules

1/2 cup semi-sweet chocolate chips (optional)

**Instructions:**

1. Preheat the oven to 350 degrees F. Line an 8x8 inch baking dish with parchment paper.
2. In a medium bowl, mix together the butter, sugar, Baileys, vanilla and eggs until combined. Add the cocoa powder, flour, and coffee (I use 2 tablespoons) and stir until just combined. Stir in the chocolate chips, if using. Spread the batter evenly in the prepared pan. Transfer to the oven and bake for 20-25 minutes or until the brownies are just set. Let cool and then cut into bars.
3. If a chocolate drizzle is desired, melt together 1/2 cup semi-sweet chocolate chips and 1/4-1/2 cup Baileys until smooth and combined. Drizzle over brownies.

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 **7 Lucky Financial Habits for Spring**



Spring is the perfect time for a fresh start — not just at home, but in your financial life as well. As we head into a new season, here are seven “lucky” habits that can help keep your plan on track:

- ☘ Review your portfolio allocation and rebalance if needed.
- ☘ Maximize retirement contributions before upcoming deadlines.
- ☘ Double-check beneficiary designations on all accounts.
- ☘ Organize tax documents and review your 2026 strategy.
- ☘ Revisit your estate plan to ensure it reflects your wishes.
- ☘ Strengthen your emergency reserves and liquidity plan.
- ☘ Schedule a spring financial check-in to stay proactive.

A little preparation today can help create confidence for the year ahead. If you’d like to review any of these items together, we’d love to connect!

# Market Recap

	12/31/25 Close	2/27/26 Close*	Change Year to Date	Gain/Loss Year to Date
DJIA	48,063.29	48,977.92	+914.63	+1.90%
NASDAQ	23,241.99	22,668.21	-573.78	-2.47%
S&P 500	6,845.50	6,878.88	+33.38	+0.49%
MSCI EAFE	2,892.71	3,179.91	+287.20	+9.93%
Russell 2000	2,481.91	2,632.36	+150.45	+6.06%
Bloomberg U.S. Aggregate Bond Index	2,348.85	2,389.86	+41.01	+1.75%

\*Performance reflects index values as of market close on February 27, 2026.

## February review: Markets navigate AI-driven volatility

The mostly flat surface of the S&P 500 through February belied turbulence underneath. AI-driven disruption fears in areas such as software contributed to volatility as investors effectively played whack-a-mole across sectors perceived as vulnerable.

[See Full Market Update](#)

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# Articles

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## **Strategic giving**

Corporate giving reached a record high in 2024. According to Giving USA's The Annual Report on Philanthropy, businesses donated \$44.4 billion – a 9.1% increase from the previous year. As companies continue to recognize the value of social responsibility, their giving strategies have become more intentional.

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## **When the unexpected hits, liquidity matters**

While operational and technical continuity often take priority in disaster recovery planning, financial resilience is equally important. Too often, organizations overlook how financial stability will support their ability to recover and sustain operations during a crisis. There is a need for business owners to take a more holistic approach to disaster recovery planning; one that integrates financial preparedness.

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### **Stay safe from Medicare scams**

Medicare fraud has huge costs for older adults. In 2024, scammers were charged with major fraud totaling billions. Scammers contact Medicare recipients to steal Medicare or Social Security numbers and file false claims. Protect yourself by watching for these four red flags.

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### **Infographic: Teaching money skills at any age**

Financial experiences in childhood can shape adult money habits. Teaching kids how to save, spend and give wisely can help set them up for a lifetime of success.

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## Let's Connect!





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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.

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