



Taylor Financial Group, LLC **Weekly Update**

Did You Miss Our Webinar on 01/05/23? 2022: A Tumultuous Year



What You Will Learn:

1. **2022 Review and Where We Go from Here**
2. **Five Things to Know About Bear Markets**
3. **Making the Most of a Market Downturn**
4. **Planning Opportunities for 2023**

[Click Here For Deck](#)

Odds Favor A Snapback In 2023 (Intermediate)

Dear Friends,

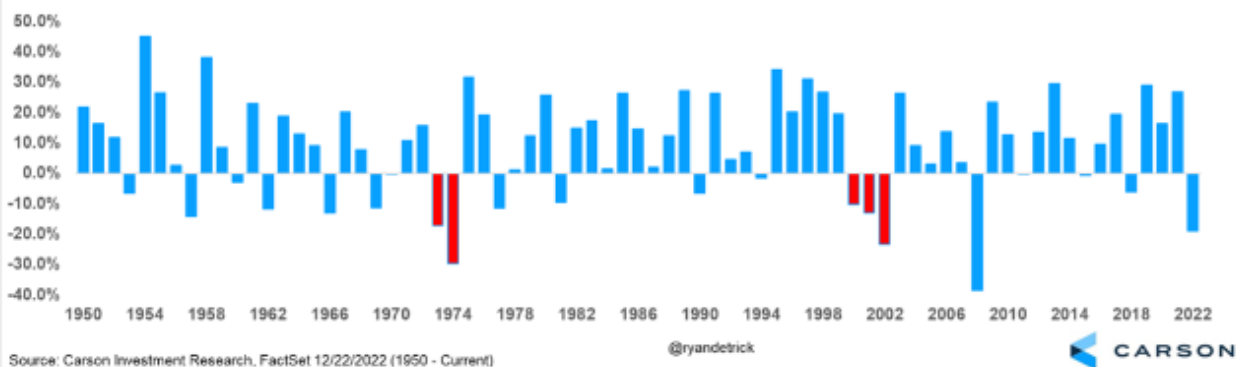
As bad as 2022 has been, there is a silver lining: back-to-back declines in the S&P 500 are rarer than you may think.

If you go all the way back to 1950, the only times that stocks fell in back-to-back years were during the vicious recession of 1973/1974 and then three years in a row during the tech bubble implosion of the early 2000s. Fortunately, we don't see similar scenarios within the current environment, so I think the odds could favor a snapback in 2023.



Back-To-Back Down Years Can Happen For Stocks, But It Is Quite Rare

S&P 500 Annual Returns

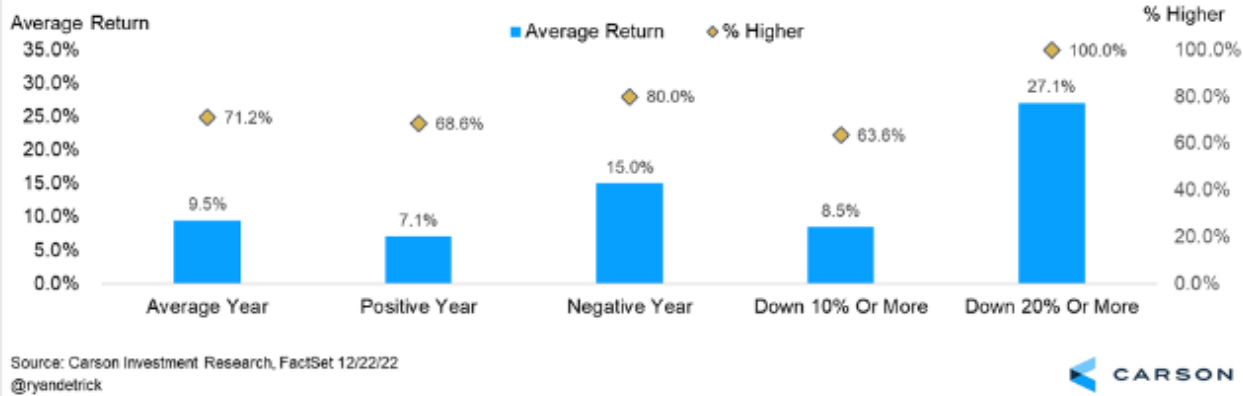


Taking a closer look at the data:

- The year after a negative return saw the S&P 500 up 15% on average and higher 80% of the time.
- A 10% (or greater) loss showed the following year up only 8.5% on average and higher 63.6% of the time.
- Out of the 20 negative years, only three times did returns get worse the following year (in 1974, 2001, and 2002).
- However, the following year, significant losses were rewarded as 20% or more declines saw the next year higher all three times and up 27.1% on average (in 1975, 2003, and 2009).

Stocks Tend To Bounce Back From Bad Years

S&P 500 Annual Performance Based What The Year Before Did (1950 - 2021)



Let's take a quick look at the S&P 500. The S&P 500 entered a bear market in June and has been stuck ever since. **On the brighter side, looking at just the last seven bear markets since the 1987 crash, we have seen the market bounce back an average of 43.6% after dropping 33.1%.**

S&P 500 Past Growth Scores and Bear Markets

Stocks Have Historically Staged Very Strong Rebounds Coming Out of Bear Markets



So, there are still plenty of reasons for hope in 2023.

As always, please reach out with any questions.

Debbie

Market Commentary: The Goldilocks Jobs Report (Intermediate)

Weekly Market Commentary 1.09.2023

Published by The Carson Group, LLC

The December payroll report was yet another upside surprise. Monthly payrolls rose by 223,000, above expectations for a 200,000 gain. As Fed Chair Jerome Powell has noted, the economy needs to create about 100,000 jobs a month to keep up with population growth.



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All About The Secure 2.0 Act

Secure 2.0 Act Aims to Increase Retirement Savings for Americans
Published by The Carson Group, LLC

The Complete Guide to the SECURE 2.0 Act

By Jamie Hopkins

Managing Partner, Wealth Solutions

Jamie Hopkins is not registered with CDM, LLC as an investment advisor representative and does not provide financial recommendations or investment advice.



SECURE 2.0 Act Guide

The SECURE 2.0 Act has passed, making it the largest retirement legislation since the original Secure Act hit in the late 2019. As 55% of Americans say they **don't have enough saved** for retirement, this bipartisan legislation primarily seeks to make it easier to contribute to retirement plans and use those funds appropriately for their needs in retirement. [Click Here to Read More!](#)

Goldman Sachs Top 10 Views for 2023! (Beginner)



Market Pulse Special Edition - 10 Views for 2023

Article Published by Goldman Sachs

This past year saw a rapid economic deceleration, with inflation prevailing as the dominant global concern. Russia's invasion of Ukraine amplified supply chain disruptions, and interest rates rose to a level not seen since the Global Financial Crisis. In the stream of so many headlines, many macro and market events may be hard to recall or believe. Looking ahead to 2023, Goldman Sachs closed the 2022 chapter with a year-end review and a look ahead to 2023.

[Read More!](#)

Information is provided by Taylor Financial Group and written by Goldman Sachs, a non-affiliate of Cetera Advisor Networks LLC.

In Case You Missed It!

2022 - A Year Unlike Any Other

Holiday Greetings and TFG Donations

December Monthly Update On Retirement Planning

2022 - A Year Unlike Any Other



Thanks for Sticking Around! We are Thrilled You Did!



At Taylor Financial Group, our sole focus is on our clients and providing an amazing client experience to all of you. Indeed, we are proud to say that in 2022 we welcomed 25 new clients and had 99% customer retention. **Over 36% of our clients have been with us for more than 10 years.** And many of you have been with us for over 20 years! Welcome to our newest clients and thanks to all of our loyal clients for the many years we have been together!

We Celebrated Annual Milestones



We celebrated 287 client birthdays, 63 wedding anniversaries, and 182 client anniversaries with our firm. Did you know we have clients in over 13 states? We even have clients all over the World. Our furthest client is in Croatia!

We Educated You

We celebrated many milestones, educated our clients and peers, made rewarding donations, we were in the news, added new services, and so much more!

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During the Client Advisory Board, we discussed Holiday Gift Giving and our clients decided that they would rather have a donation made to charity than receive a gift for themselves. With that in mind, in lieu of baking cookies and sending them to clients as gifts, we have decided to instead make donations on behalf of our clients.

During this Season of Hope and Giving, TFG is supporting various community initiatives and finding creative ways to give on behalf of our clients. We have focused on causes near to us (Asbury Park Toy Drive) and further away (Hesler International and Ukraine Relief).

And for the second year in a row, we are supporting TisBest, which allows us to send \$25-50 gift cards to our clients who are able to make the donation to a charity of their choosing, including such diverse charities as St. Jude Children's Research Hospital and Ronald McDonald House Charities.

Taken all together, we are trying to make a difference in our community, and in our World. Thanks to all of you who help to make it all happen!

This year TFG made donations on behalf of our clients to incredible support for charities including Ukraine, Tis Best, and Lunch Break. We also adopted a family and donated to The Asbury Park Holiday Toy Drive!

[Click Here](#)

A monthly update on TFG, the markets, and more.

December 2022

Charitable Giving & Year-End Planning Month

Dear Friends,

The end of the year is near and although we are seeing some encouraging signs, we are still dealing with a down market. There are certain strategies that work best when the market is down—tax-loss trading, Roth conversions and so on. But there are other equally important strategies that can also make a huge difference in your life. The end of the year also means charitable giving for some. Below we discuss four key opportunities to consider during a market downturn and three strategies to help you save when it comes to making charitable contributions.



"Down" Market Strategies

1. **Slow down withdrawals and review the source of distributions.** Slow down (or stop) distributions until the market rehabilitates. This is where a solid Plan B can come in. Look to alternate sources of income or open a home equity line of credit while interest rates are low and banks are still lending.

And although much of the account may be on autopilot regarding distributions, now may be the time to review where this money is being drawn from, or whether you really need to continue with withdrawals at this time.

2. **Consider a securities-based loan.** When withdrawing funds, consider an equity-backed loan, where you can collateralize your accounts and typically take money at a very low-interest rate of about 3%. TD/Schwab allow these loans against the investment accounts as they want the money to stay invested, so there is no risk

Have you missed our Monthly Update this month? Don't worry, we included it for you to review as it is filled with great information about charitable giving and year-end planning!

[Click Here](#)

Keeping Up With TFG!



Someone didn't get the plaid memo!

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A diversified portfolio does not assure a profit or protect against loss in a declining market.

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Investors cannot invest directly in indexes. The performance of any index is not indicative of the performance of any investment and does not take into account the effects of inflation and the fees and expenses associated with investing.

Distributions from traditional IRAs and employer sponsored retirement plans are taxed as ordinary income and, if taken prior to reaching age 59½, may be subject to an additional 10% IRS tax penalty. A Roth IRA offers tax free withdrawals on taxable contributions. To qualify for the tax-free and penalty-free withdrawal of earnings, a Roth IRA must be in place for at least five tax years, and the distribution must take place after age 59½ or due to death, disability, or a first time home purchase (up to a \$10,000 lifetime maximum). Depending on state law, Roth IRA distributions may be subject to state taxes.

Re-balancing may be a taxable event. Before you take any specific action be sure to consult with your tax professional.

Asset allocation, which is driven by complex mathematical models, cannot eliminate the risk of fluctuating prices and uncertain returns.

Bloomberg U.S. Aggregate Bond - The Bloomberg US Agg Total Return Value Unhedged, also known as "Bloomberg U.S. Aggregate Bond Index" formerly known as the "Barclays Capital U.S. Aggregate Bond Index", and prior to that, "Lehman Aggregate Bond Index," is a broad-based flagship benchmark that measures the investment grade, US dollar-denominated, fixed-rate taxable bond market. The index includes Treasuries, government-related and corporate securities, MBS (agency fixed-rate pass-throughs), ABS and CMBS (agency and non-agency).

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