



# Taylor Financial Group, LLC

## Weekly Update

### Can History Repeat Itself Two Years In A Row? (Intermediate)

January 03, 2022

Dear Friends,

Although we would like to forget, the S&P 500 and Index posted a double-digit decline in 2022; and history shows that is an important fact when considering how the Index may do in 2023.



**First, the S&P Index has only been down on a total return basis in a quarter (27%) of the years since 1928.** During those 25 down years, the S&P lost an average of 13.3% on a total return basis.

**Another key point is that the S&P has only had a negative total annual return for two straight years, eight times since 1928.** These years occurred during the Great Depression, WWII, the 1973-1974 oil crisis and recession, and the bursting of the dot com bubble (2000 – 2002).

**One last key point to keep in mind is that the S&P has only ended in the red for 3 straight years 3 times.** They occurred during the Great Depression, at the start of WWII, and in the aftermath of the dot com bubble.

**As for what turns US equities around after a hard year, the essential ingredients are: help from the Federal Reserve in the form of stable or lower interest rates or Federal government spending.** The Financial Crisis is a useful example to show that when times get truly difficult, fiscal and monetary policy stimulus can help the S&P rebound after a horrible year (S&P was down 36.6% in 2008, but up 25.9% in 2009). That's why US equities are so volatile just now, as no one knows when the Fed will pivot to being more accommodative. Chair Powell is solely focused on bringing down inflation to the Fed's 2% target and he has the latitude to do so given the strength of the US labor market. Once the market sees softer employment and wage data, we may see the long-awaited market rebound.

As always, please reach out with any questions.

Debbie

## Market Commentary: Will stocks ever bounce back? (Intermediate)

### Weekly Market Commentary 1.03.2023

Published by The Carson Group, LLC

The S&P 500 lost 19.4% in 2022, marking the worst year since 2008 and the fourth worst since World War II (behind 1974, 2002, and 2008). The big loser was the NASDAQ, which fell more than 30% thanks to large-cap tech and growth names lagging the overall market significantly.



[Click Here To Read More!](#)

## UPCOMING CLIENT ONLY WEBINAR

### A Look Back And At The Year Ahead For 2023

Thursday, January 5th @ 4:15pm

#### Here's what you'll learn:

1. Current market trends, and where they could take us in the coming year
2. Inflation, Interest Rates, and what it means for you and your Investments
3. Investments to consider for 2023
4. Ways to help improve your wealth in 2023



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## Secure Act 2.0

Secure 2.0 Act Aims to Increase  
Retirement Savings for Americans



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!](#)

## Capital Markets In 2022 (Beginner)



### Ten Charts That Defined Capital Markets In 2022

Article Published by LPL Research

Most investors would like to put 2022 behind them. Before we close the book on the year, here are 10 charts that define the year—the year in pictures. Not surprisingly, most of the charts remind us of how difficult the year

was for both the stock and bond markets. However, we have included some positive messages in several of these charts, including the energy sector's strong performance, the resilience of alternative investments, and the stock market's impressive record of strong bounces coming out of bear markets.

[Read More!](#)

Information is provided by Taylor Financial Group and written by Jeffrey Buchbinder, 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



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!

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

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

[Click Here](#)

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](#)

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!**



**Always a sight to behold...**

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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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