TAYLOR FINANCIAL GROUP, LLC
THE RIGHT PARTNER CAN MAKE ALL THE DIFFERENCE

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

Click Here To Register!

Secure Act 2.0

Secure 2.0 Act Aims to Increase Retirement Savings for Americans

Published by The Carson Group, LLC

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

TAYLOR FINANCIAL GROUP, LLC
THE RIGHT PARTNER CAN MAKE ALL THE DIFFERENCE

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

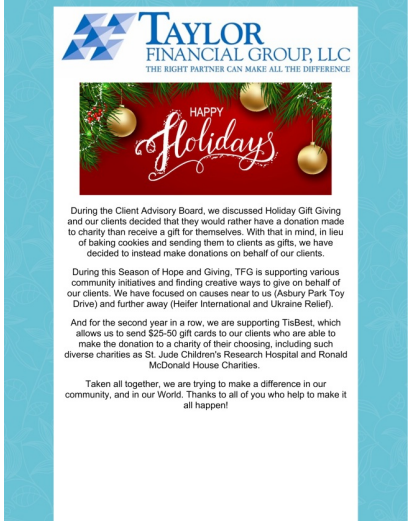
We celebrated **207** client birthdays, **63** wedding anniversaries, and **152** client anniversaries with our firm.

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!

Click Here



TAYLOR FINANCIAL GROUP, LLC
THE RIGHT PARTNER CAN MAKE ALL THE DIFFERENCE

HAPPY Holidays

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 (Heifer 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

TAYLOR FINANCIAL GROUP, LLC
THE RIGHT PARTNER CAN MAKE ALL THE DIFFERENCE

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 for 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 trick

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....

CONTACT US!

Evelyn Poweska, Client Care Associate **- 201-891-1130**

Jared Marzocco, Client Relationship Associate, Non-producing Registered Representative - **201-485-8494**

Jennifer Mlynar, Financial Planning Administrator- **201-485-8098**

Trevor Hodges, Director of Operations -**201-891-1969**

Rob Taylor, Senior Wealth Advisor - **201-485-8464**

Debra Taylor, Founder and Lead Wealth Advisor - **201-891-1979**

Taylor Financial Group, LLC
795 Franklin Ave
Bldg C, Suite 202
Franklin Lakes, NJ 07417
T. 201-891-1130
F. 201-891-1136
office@taylorfinancialgroup.com
www.taylorfinancialgroup.com

STAY CONNECTED

Taylor Financial Group | 795 Franklin Avenue, Bldg. C, Suite 202, Franklin Lakes, NJ 07417