



Taylor Financial Group, LLC

Weekly Update

February 21, 2023

Investor Sentiment Is Beginning To Improve (Advanced)

Dear Friends,

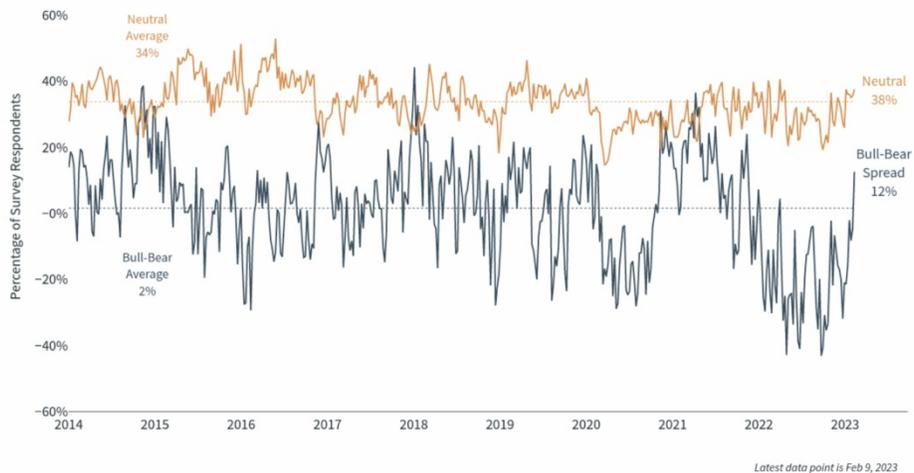
If history tells us anything about investing, it's that markets never rise in a straight line. As much as all investors would prefer calm periods of steady returns, this simply isn't how markets work. Instead, investors need to navigate alternating periods of exuberance and gloom, not only across the biggest bull and bear markets (such as the 2008 financial crisis and the decade-long expansion that followed), but also over shorter time frames (such as the past year). History shows that focusing on broader patterns while anticipating short-term choppiness can increase the likelihood of achieving financial goals.

Shifts in investor sentiment occur because markets are forward-looking, try to anticipate unknown outcomes, and incorporate this information into prices today. In doing so, the market may often over- or undershoot. Of course, many investors know this all too well after experiencing the last three years. What's unfortunate is that this has led some to become discouraged which, in the worst case, may lead them to be poorly positioned for future opportunities.



Investor Sentiment

AAll Investor Sentiment Survey



Sources: Clearnomics, AAll
© 2023 Clearnomics, Inc.

However, there are signs that investor sentiment is now improving after falling to historic lows last year. Until recently, poor investor sentiment was partly driven by big issues such as a historic inflationary environment that hasn't been seen in over 40 years, the possibility of a recession, and the risk of a policy mistake by the Fed. However, it was also driven by large reversals in areas such as tech, crypto, and consumer discretionary spending, frustrating many investors who chased short-term gains.

Indeed, how many feel about markets is often driven by what the market has recently done. The latest data from the AAll Investor Sentiment Survey show that while 38% of respondents are neutral on the stock market, bullish attitudes are now outpacing bearish ones by 12%. This is no doubt driven by the improved market environment over the past few months, during which the S&P 500 has climbed 14% since October. In this way, sentiment is often a backward-looking indicator.

The bottom line? Investor sentiment is improving due to the rally of the past few months, but be careful of allowing your emotions to get the better of you. As Warren Buffet famously said, "Be fearful when others are greedy and greedy when others are fearful." In other words, sometimes the best time to invest is when you feel the worst.

As always, please reach out with any questions.

Debbie

**Market Commentary: Weakness Right on Cue
(Intermediate)**

Weekly Market Commentary 02.21.2023

Published by The Carson Group, LLC

Last week, we noted the potential was high for a well-deserved break for stocks after a red-hot start to the year. That seasonal weakness may have begun. The S&P 500 is typically down in February, which joins September as the only other month to average in the red.



[Click Here To Read More!](#)

Check Your CD's And Money Market Accounts! Your Cash Can Earn 4.5% With Us! (Beginner)



Monkey Markets Pay 4.5%. If You're Getting Less, It's Time for 'Cash Sorting.'

Article Published by Barron's Advisor

“Schwab cash solutions fall under two categories,” says the company’s website. They sure do. Here are some questions that can help determine which is right for you: Do you like money? Do you prefer good things to

things that are dissatisfying? If you had to choose between, say, apple pie and being splashed head-to-toe by a roadside slush puddle, are you the kind of person who’d take the pie?

[Read More!](#)

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

Federal Reserve Pushing Back 'Too Much' On Wages: Jeremy Siegel



Watch this short 5 minute video where Wharton School Emeritus professor of Finance Jeremy Siegel joins 'Barron's Roundtable' to provide his outlook for the economy and markets, and discusses the Federal Reserve's handling of inflation, rate hikes, wages, and the job market.

Women's Events Calendar



Save the date and join us for these fun upcoming events!

- **Wednesday, March 22nd:** 4 pm Women & Wealth Webinar presented by Debbie Taylor and covering recent research on women and their finances, along with practical tips. There will be time for Q&A.
- **Thursday, April 27th:** Bowling at Montvale Lanes at 1 pm followed by Happy Hour at Debbie's House at 3 pm
- **Tuesday, May 16th:** 12 pm to 3 pm Educational Event and Cooking Class at Debbie's House

The Fundamentals of Retirement Webinar

Ready or not, here comes retirement! Join us for an upcoming webinar, "The Fundamentals of Retirement" with Carson Wealth Planners Michael Gruidel and Kevin Oleszewski on Thursday, February 23 at 4:00 p.m.



In this webinar, Gruidel and Olezsewski will discuss:

- Investing vs. Saving
- Traditional IRA & ROTH IRA basics
- Employer sponsored retirement plan basics

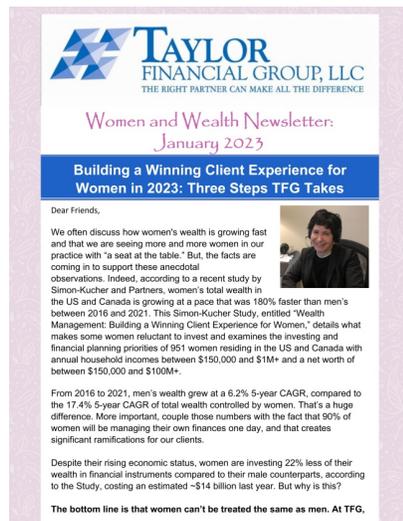
- Determining your savings rate
- Cost of delaying
- ...and more!

No matter how far away (or close) retirement is for you, it's a good idea to get the knowledge you need **now** for retirement.

Sign Up Here!

In Case You Missed It!

**Women and Wealth
Newsletter**
01.27.2023



Women's wealth is continuing to grow fast, which is why we created an informative newsletter that is geared specifically toward women. Not only will you find a ton of great information but check out our Women's Event

January Monthly Update
01.20.2023



Our January Monthly Update contained a lot of information regarding the Secure Act 2.0, along with other items that will help you kick the year off right!

Success Document
02.21.2023



This document will help us to build a solid foundation and set proper expectations for our relationship so we can succeed together!

Calendar for upcoming women-only events!

[Click Here](#)

[Click Here](#)

[Click Here](#)

Did You Miss Our Client Office Hours On February 6th, 2023? Want To Watch The Replay?



Keeping Up With TFG!





We can all say that Galantine's Day was a HUGE success! Coco made her special guest appearance wanting to join in the festivities as well! A big thank you to all the women that came out and participated, we received wonderful feedback! 🍷

CONTACT US!

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

Ashley Szilvassy, Office Administrator - **201-485-8465**

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



The information contained in this e-mail message is being transmitted to and is intended for the use of only the individual(s) to whom it is addressed. If the reader of this message is not the intended recipient, you are hereby advised that any dissemination, distribution or copying of this message is strictly prohibited. If you have received this message in error, please immediately delete.

Rob Taylor is not registered to provide securities with Cetera. Nancy Schwartz is not affiliated with Cetera Advisor Networks LLC or CWM, LLC.

John Manganaro is not affiliated with Cetera Advisor Networks LLC, CWM, LLC or its representatives.

Jamie Hopkins is not affiliated or registered with Cetera Advisor Networks LLC. Any information provided by Jamie is in no way related to Cetera Advisor Networks LLC or its registered representatives.

Ryan Detrick is a non-registered associate of Cetera Advisor Networks.

For a comprehensive review of your personal situation, always consult with a tax or legal advisor. Neither Cetera Advisor Networks LLC nor any of its representatives may give legal or tax advice.

Crain's New York Business and Ramsey Public Education Foundation are separate, unaffiliated companies CWM, LLC.

Converting from a traditional IRA to a Roth IRA is a taxable event.

Securities offered through Cetera Advisor Networks LLC, Member FINRA/SIPC. Investment advisory services offered through CWM, LLC, an SEC Registered Investment Advisor. Cetera Advisor Networks LLC is under separate ownership from any other named entity.

Our Philanthropic interests are personal to us and are not reviewed, sponsored or approved by Cetera Advisor Networks LLC, or CWM, LLC.

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

The Views stated are not necessarily the opinion of Cetera Advisor Networks LLC and should not be construed directly or indirectly as an offer to buy or sell any securities mentioned herein. Due to volatility within the markets mentioned, opinions are subject to change without notice. Information is based on sources believed to be reliable; however, their accuracy or completeness cannot be guaranteed. Past performance does not guarantee future results.

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.

The S&P 500 is a capitalizationweighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

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).

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

[Unsubscribe](#)

epoweska@taylorfinancialgroup.com

[Update Profile](#) | [Constant Contact Data Notice](#)

Sent by epoweska@taylorfinancialgroup.com

