



Taylor Financial Group, LLC

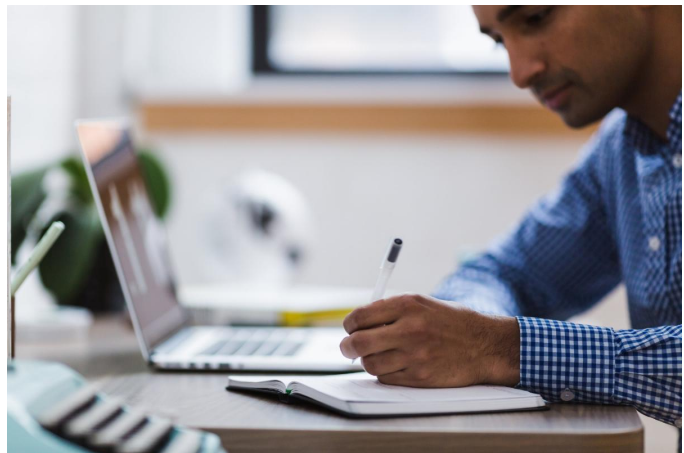
Weekly Update

May 22, 2023

Staying On Top of Market Trends (Beginner)

Dear Friends,

It's crucial for you to pay attention to corporate earnings announcements. The ongoing economic uncertainty, high inflation, slower growth, and banking crisis make it even more vital to focus on earnings trends rather than getting caught up in the daily noise of the stock market and news headlines.



Let's delve into some key points to help you understand the current situation:

1. Positive Economic Trends: Contrary to earlier expectations of a recession, broad economic trends have been positive. Unemployment rates remain low, and inflation is showing signs of improvement. This has resulted in an 8.2% year-to-date total return for the S&P 500 and a 5.5% gain for a hypothetical 60/40 stock/bond portfolio.

2. Earnings Growth and Economic Projections: Earnings growth is crucial for stock returns as it reflects a company's profitability. The long-term trajectory of the stock market typically follows the path of earnings. For 2023, the economy and S&P 500 earnings are expected to remain flat, but a 12% rebound is projected for 2024. Factors such as inflation and potential Fed rate hikes will influence these projections. Notably, seven out of the eleven S&P 500 sectors are expected to experience earnings growth, including Information Technology, Communication Services, and Consumer Discretionary. The Financials sector is also projected to grow despite recent banking turmoil.

3. Valuation Metrics: Flat growth in 2023 presents challenges when it comes to

valuing the stock market. Slower earnings growth can make the market appear more expensive using certain valuation metrics that consider earnings, sales, or cash flow in the denominator. However, if the economy and earnings rebound as expected in the coming years, valuation levels should gradually normalize.

4. Long-term Perspective: It is crucial for you to maintain a long-term outlook on valuations and portfolios. Overreacting to short-term news can hinder your progress. Remember that aggregate earnings figures hold more importance for your long-term investments than individual company results.

Considering the overall market scenario, the flat growth this year complicates the task of valuing the stock market. Slower earnings growth can make the market seem more expensive, particularly when stock prices have already recovered.

However, if the economy and earnings rebound as anticipated in the coming year, valuation levels should slowly normalize. **It's crucial for you to remain positive and maintain a longer-term perspective on valuations and your portfolio.** Earnings can be volatile from quarter to quarter, especially in challenging economic environments.

While it's natural to focus on individual company results, the aggregate figures are far more significant for the vast majority of long-term investors. By following these trends and focusing on longer-term assessments, you can avoid overreacting to short-term news and make more informed decisions.

Remember, staying informed and understanding the broader economic and earnings trends will help you navigate the current market environment with confidence. As your advisor, I am here to guide you and provide you with the necessary insights to make sound financial decisions.

As always, please reach out with any questions.

Debbie

Stocks Are Real Assets (Beginner)



Stocks Are Real Assets

Article Provided by Sonu Varghese - The Carson Group, LLC

Summary Provided by Taylor Financial Group, LLC

You've been keeping tabs on inflation, haven't you? Everyone seems to be. **But here's some good news: it's actually on a decline.** Yes, the Consumer Price Index (CPI) rose by 5% over the last year, but it's a significant drop from the 9.1% peak we experienced last June. Still, you might be thinking that 5% seems pretty high. You're not alone in that.

So, what's the deal with inflation hedges? Short term, asset classes like commodities can guard you against inflation, like they did last year, and also act as a neat diversifier, especially handy when stocks and bonds are not doing so hot.

You're probably wondering about reducing portfolio volatility. The common advice is to diversify your assets - have some that zig when others zag. Normally, bonds are the go-to diversifier, but as we saw in 2022 when interest rates rose, they don't always come through. That's where other diversifiers, like commodities, come in.

You might feel like volatility is a barrier to long-term returns, but consider this wisdom from Burt White, Chief Strategy Officer: "Volatility is the toll that we pay for longer-term returns". It's true that diversifying away from stocks can reduce volatility, but it can also dial down long-term returns. That's the thing about reward - it usually comes with some risk.

But here's something to consider: time can diversify risk. Patience really pays off when it comes to investing in stocks. Data shows that over rolling 5-year periods in the last 70+ years, returns for the S&P 500 were positive 81% of the time. When looking at rolling 25- and 30-year periods, returns were positive 100% of the time!

The story doesn't end there. Even after adjusting for inflation, stocks have a high chance of yielding positive returns. Their prices rise with inflation, as do corporate earnings since companies can pass rising costs onto customers. So, in the long run, stocks can actually provide solid protection against inflation.

[Click Here to Read the Full Article!](#)

Market Commentary: (Intermediate)

Weekly Market Commentary 05.22.2023
Published by The Carson Group, LLC



[Click Here To Read More!](#)

LAST DAY TO RSVP TO OUR MAY LADIES EVENT!

You're Invited!

LADIES ASIAN-STYLE COOKING DEMONSTRATION

Come enjoy a demonstration of great cooking techniques by private chef, Chef Anthony Acinapura and then FEAST on the tasty results.

When: Tuesday, May 23rd @ 5:00 PM

Where: Debbie Taylor's House

54 Woodmere Road,

Upper Saddle River, NJ 07458

RSVP by May 19

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Women's Event Calendar

WOMEN'S 2023 EVENTS

Wednesday, March 22	4:00 PM	Women & Wealth Conversation & Gourmet Pizza Party @ Debbie's Home We had a great time making pizza!
Thursday, April 27th	1:00 PM	Bowling Event @ Montvale Lanes & Happy Hour @ Brother's Smokehouse BBQ Congratulations to our bowling winners!
Tuesday, May 23rd	5:00 PM	Ladies Cooking Demonstration (Asian Style) @ Debbie's Home Come see a demonstration of great cooking techniques and then feast on the TASTY results. A lot of fun will be had by all!
Wednesday, June 7th	4:00 PM	Women's Golf Clinic @ Ramsey Country Club
Wednesday, June 21st	5:00 PM	Ladies Cooking Demonstration (Greek Style) @ Debbie's Home
Wednesday, June 28th	4:00 PM	Co-ed Client Golf Clinic @ Ramsey Country Club
Thursday, July 13th	3:00 PM	Co-ed Client Golf Clinic @ Ramsey Country Club
Wednesday, August 2nd	10:30 AM	Beach Day in Asbury Park @ Debbie's Apartment
Saturday, September 30th	4:00 PM	25th Anniversary BBQ @ Debbie's Home (Co-ed Event)
Friday, November 10th	5:00 PM	Co-ed Pizza Making Event @ Debbie's Home BRING A FRIEND!
Friday, December 1st	12:30 PM	25th Anniversary & Holiday Party
Friday, December 8th	12:00 PM	Women's Holiday Cooking Demonstration & Luncheon @ Debbie's Home



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Want To RSVP Early? [Click Here!](#)

You're Invited!
Client Only "Office Hours"
Monday, June 5 @ 4:15 PM



Are You Ready for the Market Rebound?

You Are Invited to... Taylor Financial Group's Virtual Market Update

Monday, June 5th @ 4:15 pm EST!

You are invited to join our exclusive client-only 45-minute Market Update with Founder, Lead Wealth Advisor Debra Taylor!

Debra will begin by discussing the markets briefly and then open up the floor to questions from the audience.

Questions can be asked LIVE!

Don't like public speaking? No Problem

Join Us!

You are invited to... Taylor Financial Group's **exclusive client-only** virtual update and open floor for all market, inflation, and whatever other questions come to mind!

Date: Monday, June 5

Time: 4:15 pm

Dial in using your phone: +1 929 205 6099

Meeting ID: 863 8856 5965

Passcode: 873544

In Case You Missed It!

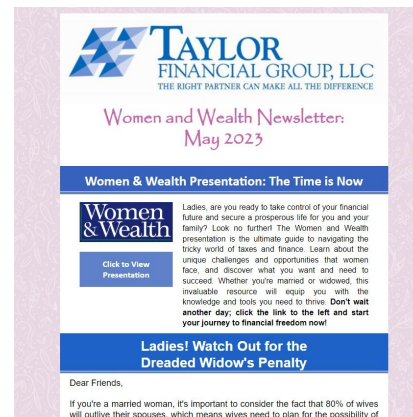
First Republic Bank Announcement 05/02/2023



On the morning of May 1, it was announced that First Republic Bank had been taken over by the FDIC and sold to JPMorgan Chase. How does this impact our financial system?

[View Our Announcement Here!](#)

Q2 Women's Newsletter 05/10/2023

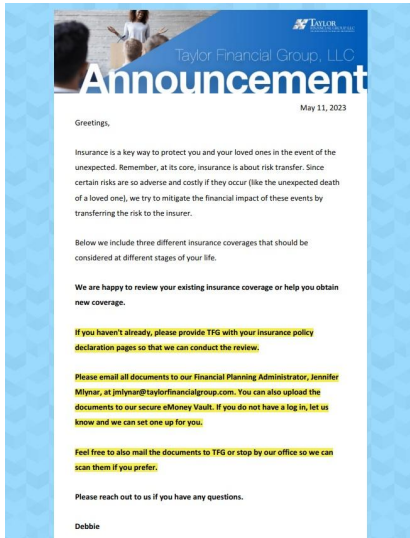


Calling all empowered women who are taking charge of their financial futures! This newsletter is tailor-made for you, packed with insightful articles, and valuable tips.

[View Our Newsletter Here!](#)

Insurance Announcement

05/11/2023



Insurance is a key way to protect you and your loved ones in the event of the unexpected. Remember, at its core, insurance is about risk transfer. Since certain risks are so adverse and costly if they occur (like the unexpected death of a loved one), we try to mitigate the financial impact of these events by transferring the risk to the insurer.

[View Our Announcement Here!](#)

May Monthly Update

05/17/2023



May is Retirement Planning Month. Get all your retirement planning facts and needs here!

[View Our Monthly Update Here!](#)

KEEPING UP WITH TFG



Even Philly has his own clients to conduct "business" with (read as: play fetch with).



Philly all tuckered out after an afternoon client meeting.

CONTACT US!

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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.

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).

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