

Dates to Remember:

Jan. 18: Fourth quarter estimated tax payments are due, if required.

Jan. 31: Raymond James mails year-end retirement tax forms for 1099-R and 5498, if applicable.

Feb 15: Raymond James begins mailing 1099 tax statements.

Feb 28: Raymond James mails amended 1099s and those delayed due to specific holdings and/or income reallocation. March 15 is the final day to mail any original 1099s and continued amended 1099s as needed.

Check out the last page for a contest that may hold a sweet prize. We'd love for you to be a part!

**A Plan for All Seasons
Starting Fresh**

Organize for the tax time:

Prepare for smooth filing: Be early February, you should have tax forms in hand. Make sure to organize them in a dedicated spot, as well as any receipts if you itemize. To ensure all is in order, talk to your advisor about coordinating with your tax professional.



Tim's Take

I'm not sure if I'm the only one feeling this, but it seems like I must have slept more in 2021 because I woke up and it was already 2022! Is it just me or maybe we skipped a couple of months and no one told us. I also thought after covid and 2020 that 2021 would be much more of a relief. It brought many of its own unique challenges, even if the country started learning how to cope with covid and start living again. It was great to see people reunited with family members. It felt great to be less fearful and eat at restaurants again and even meet with some of you face to face.

I do believe we will continue to progress, not regress, in 2022. We will make new strides in dealing with whatever the new strain will be no matter what its symptoms are. *We are Americans and we are strong.*

As we ended 2021 in the office, we had some exciting news that we choose to wait to share. We have added a couple of new team members. You will learn more about them later in this issue of Trading Talk. We have also had milestones accomplished by some existing members. Nikki passed her Series 7 license, which entitles her to sell all types of securities products except commodities and futures. She is now studying for her Series 9 and 10 which entitles her to supervise sales activities at a general securities-oriented branch office.

There are two new team members and probably some of you may have already spoke to them if you have called our office over the last couple of months of the year.

...it's not just about money

The first was Alexander Reese.

Alexander has already taken in and learned many roles in the office. He first started under Nikki's direction to learn all of the office task to benefit you as clients. He has also taken on duties under my and Chad's direction for the research responsibilities each quarter to recap and review and all options for the portfolios we invest in, for you.

This is the huge help in keeping up with the latest in market trends and making sure the investments are appropriate for current market conditions. He has also passed his SIE and Series 7 and is now studying for the Series 66 and will be moving into his insurance and AAMS license during the 1st quarter of 2022. Sasha was the latest team member added. She is currently studying for her Series 7 and has already proven to be a motivated fast learner with an extreme passion for client service. There is no doubt you will also experience that same passion when you first meet her over the phone or in person.

With all this, 2022 will be our best year ever. Sure there will be challenges. There will be ups and downs. There will be days that make us doubt decisions and others that confirm we made some great ones. No matter what life throws our way we know it's what makes us stronger and helps us grow. It will be the same for each of you, but I know by God's grace we will thrive and endure. We will grow stronger, love deeper and together move...**FORWARD.**

God's blessing, and health and prosperity in 2022.

TIM

The team that takes you...*FORWARD*



Alexander Reese,
Registered Representative, RJFS

Alexander began with the Global team in October of 2021. Alex brings over 15 years of customer service experience to the team. He enjoys being personable and looks forward to making many new friends during the course of his career.

Alexander has achieved a Bachelor's degree in Business Administration from McNeese State University. In order to realize his goal of a successful career in finance, Alex continued self-study after graduation by enrolling and completing the education portion for financial planning online at Boston University. Understanding that the learning is never complete in this industry, he will continue to strive to attain certifications and qualifications that will enrich him as a financial advisor.

Alex's family came to Lake Charles in 1992 and since then he has always considered it home. He loves his local community. Alex is an active member of his church, the Cathedral of the Immaculate Conception, where he happily married his lovely wife, Stephanie in 2021. He looks...*FORWARD* to being able to assist and grow the community here in SWLA.

Sasha Buxton
Director of Client Services



Sasha started with Global Asset Management Group in November of 2021. Before joining the Global team, she worked in the Healthcare and Customer Service industry for over 11 years. Managing and leading her team through increasingly difficult times, Sasha gained the experience and drive for taking care of others. She is taking that passion for "loving on people" to the next level as Director of Client Services.

Sasha specializes in Client interactions and is responsible for maintaining the relationships in our branch. Give us a call and you'll likely hear her friendly voice on the other end of the line. She is diligent about maintaining detailed records and communicating with clients and staff every step of the way. She works seamlessly with the team to ensure client's needs are met, and looks for opportunities to go beyond any chance she gets.

Sasha grew up in Ragley and attended South Beauregard High school. She then went on to McNeese State University for Business Administration. She is currently studying to expand her knowledge of the financial industry.

Sasha, her husband Thomas, and daughter Alice currently live in Moss Bluff. They enjoy practicing JiuJitsu, gardening and growing vegetables, and learning to play chess during their free time.

Get set for 65:

This is the age you become eligible for Medicare; at 10% premium penalty applies for each year you go without Part B coverage beyond this birthday in most cases. You have seven months to enroll, starting from three months before your birth month. Ask your advisor about healthcare planning resources that can guide you.

Pay yourself first:

If you haven't automated retirement contributions, start now. It's also a good time to reconfirm your employer match and increase your contributions to allow more time to generate tax-deferred gains.

Become a benefits whiz:

Research your company's open enrollment schedule and decide if you need to make changes.

Revisit an IRA:

Pre-tax contributions to IRAs can reduce taxable income, and you have until mid-April to contribute for the current tax year. You also have the option to contribute early in the year toward the next tax year - so tell your IRA custodian which year the contribution applies to.

Optimize your estate plan for 2022 and beyond

Five ways to refine your plan for the future.

A new year brings fresh opportunities to protect your legacy through estate planning. Consider these ideas for refining your estate plan in the short term – to better support your goals and intentions for years to come.

ESTATE AND GIVING

Estate planning is an essential part of any financial plan and providing for your loved ones and favorite charities for the long term is important. Through these resolutions, you can be sure to align your goals for 2022 and beyond.

1. Involve heirs and advisors

There are some significant advantages to involving – or, at a minimum, informing – your heirs when it comes to your estate plan. If you're comfortable discussing it with them, open dialogue can head off issues down the line, such as someone contesting your will. It can also ensure your broader intentions don't come as a shock to your closest loved ones, and that your wishes are ultimately carried out as you intend.

Keep key figures in the loop, such as your spouse, adult children and other professional advisors like CPAs. Also, bear in mind that not every stakeholder needs the same level of information. While your professional team may know every specific of your plan, you may want to be more sensitive with what you share with kids and grandkids. This is especially the case if you expect inheritance details to stir up any family discord. A thoughtful approach is paramount.

4. Consider any changes in your life

It's important to periodically review your estate plan to make sure it's still in sync with your wishes. For example, does the trustee need updating? Should you consider adding the role of trust protector – someone appointed to help safeguard the trust and help it adapt to changes in law or circumstances? Have there been any marriages, divorces, births, deaths, adoptions or other life changes among your loved ones that should be reflected?

2. Consolidate in a secure portal

Part of the estate planning process is ensuring your finished documents are protected and accessible to the right people. That can mean adding important documents to secure file-sharing platforms and making sure passwords to online accounts are kept in a safe location that can be accessed in the event of your incapacity or death. Your advisor can provide assistance in organizing and accounting for key information.

3. Remain responsive to any policy changes

It's possible that tax law changes in support of the Build Back Better plan will solidify in 2022, though exactly how they'll affect investing, estate planning and charitable giving is still uncertain. As more details become available, check in with your advisor and estate attorney about potential impacts to your long-term plan. Proactivity is key, and they can help determine whether any action is needed or if strategy adjustments are appropriate in light of proposed legislation.

5. Take charitable giving into account

The higher standard deduction created by the 2017 tax law has made reaping the tax benefits of charitable giving trickier. However, you can still access tax benefits by using non-grantor trusts, giving through qualified charitable distributions (QCDs) from an IRA or bunching donations in a donor advised fund.

Mardi Gras 2022

March 1st

Mardi Gras isn't a celebration without the iconic King Cake. Whether you make it from scratch or get it from any local bakery, the color, the flavors, and the nostalgia of them bring a party of its own.

Although cinnamon may be the traditional flavor, in this day and age, bakeries have explored multiple flavors, such as Bavarian cream, blueberry, and even pecan praline. While some say, Manny Randazzo's Bakery, located in, Metairie holds the record for best king cakes in Louisiana, some may say Cajun Market Donut Company, in the Acadiana region, or Caluda's Bakery, in Harahan, may challenge that judgment. But why not try it for yourself? Below is the list of locations in Louisiana to get the best mouth-watering king cakes for any mardi gras gathering.

<https://matadornetwork.com/read/king-cake-louisiana-mardi-gras/>

Mendheim, Hank. "The 9 Best Places to Try King Cake in Louisiana This Mardi Gras." Matador Network, 19 Feb. 2019, <https://matadornetwork.com/read/king-cake-louisiana-mardi-gras/>. Duran, Gema. "King's Cake." Kings Cake Stock Photo (Edit Now) 37933603, <https://www.shutterstock.com/image-photo/kings-cake-37933603>. 10 Fun Facts About Mardi Gras | https://us105fm.com/10-fun-facts-about-mardi-gras/?utm_source=tsmclip&utm_medium=referral <https://www.myrecipes.com/recipe/traditional-king-cake>

Not in the travel mood? Try making a homemade king cake and add your touch to this historic tradition!

Click the king cake below and get your baking on!



C Upon request...beginning in the second quarter of 2022, we will be bringing you wine suggestions from yours truly, Tim Andreas. However we are needing a fun and creative title for this section of the Trading Talk. We would love to hear your inspired and innovative title suggestions!

O **N** **T** **E** **S** **T** Here is the fun part, the winner(s) will receive a delicious king cake to ring in the Mardi Gras Season!

Please send suggestions to our marketing and graphics director, Lauren, at lauren.biven@raymondjames.com by March 1st, 2022.

We look...**FORWARD** to hearing your creative ideas!



laissez le bon temps rouler

Fine-tune your health spending:

If you participate in a flexible spending account (FSA) or health savings account (HSA), review contribution levels to take full advantage - without exceeding limits, which are adjusted regularly for inflation. If you have an FSA, use available funds before your plan's use-it-or-lose-it deadline.

Finesse your bonus:

Plan how you want to use your year-end bonus before it hits your checking account. Consider paying down high-interest debt, shoring up your emergency fund or increasing your 401k contribution.

Market Closures:

January 17th:

Martin Luther King Day

February 21st:

President's Day



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