

# ALL SEASONS WEALTH

FINANCE + INVESTING + LIFESTYLE

RAYMOND JAMES

Q2 | April 2023

# 2023

## AWARDS & ACCOLADES

*All Seasons Wealth taking home  
the hardware*

# Required Minimum Distributions

Strategies and considerations you need to  
keep in mind.



**PLUS**

7 Ways to Boost  
Your Savings

# Awards Season

It was a turbulent start to the year for the financial industry, but we are honored to share Jeff's and our firm's recent accomplishments despite it all.



## Barron's Top 1200 Advisors

Barron's published its first advisor ranking in 2004 to shine a spotlight on the nation's best wealth managers and raise standards in the industry. Jeff has been recognized as a Top 1200 Advisor by Barron's again in 2023.



## Forbes Top Best-In-State Wealth Advisors

Jeff has been recognized by Forbes as a Top Best-In-State Wealth Advisor for the sixth consecutive year and ranked #4 in the Tampa Bay Area for 2023.



## Raymond James Chairman's Council

The Chairman's Council represents the top 100 Financial Advisors within Raymond James Financial Services. Jeff has been acknowledged on the Chairman's Council for five years.



## Seminole 100

The Seminole 100 award recognizes the 100 fastest-growing FSU alumni-owned or alumni-led businesses. All Seasons Wealth was honored to receive the award again in 2023 for the fifth year in a row.



## 2023 Top Workplaces - Tampa Bay Times

Raymond James has been recognized as a Top Workplace by the Tampa Bay Times for the 12th time. We are honored to offer securities through Raymond James because they share in our commitment to prioritize our clients' best interests.

# + 7

## Ways To Boost Your Savings

1. Take Advantage of an Employer Match
2. Increase Savings Rate By 1%
3. Investigate Additional Benefits
4. Utilize Tax-Deferred Accounts
5. Explore The Potential Benefits of Consolidating Financial Accounts\*
6. Find Cash Back Credit Cards
7. Schedule Automatic Monthly Transfers

*Investing involves risk including the possible loss of capital. There is no assurance that any investment strategy will be successful. Withdrawals from tax-deferred accounts may be subject to income taxes, and prior to age 59½ a 10% federal penalty tax may also apply.*

*\*Be sure to consider all of your available options and the applicable fees and features of each option before moving your retirement assets.*

# Market Report

REPORT BY ALL SEASON WEALTH INVESTMENT COMMITTEE

*The markets had a better start to the year than we anticipated. Stocks are having a strong start to 2023 and finished positive for the first quarter.*

*Bonds are also participating in the rally, recovering after a tough 2022 where the higher move in interest rates caused a dramatic repricing. This new shift in rates has presented bond investors with much higher bond coupons/yields, and as rates have stabilized, so too have bond prices. Given this dynamic, we think bonds have an attractive risk/reward setup this year.*

*During the latter part of March, markets resumed their grind higher. Given some of the uncertainty around the economy and overall market volatility, we favor an underweighting to equity allocations.*

*Our internal investment committee will continue to evaluate the markets in the coming months ahead. If you want to discuss in greater detail, please do not hesitate to give us a call or send us an email.*



JEFF HAUSINGER, CFP®, CIMA®  
President & CEO | All Seasons Wealth



# REQUIRED MINIMUM DISTRIBUTIONS

*When markets are volatile, what should you do about RMDs?*



## WHAT ARE REQUIRED MINIMUM DISTRIBUTIONS, OR RMDs?

To ensure that tax liabilities aren't deferred indefinitely, investors are obligated by the IRS to take required minimum distributions (RMDs) from most retirement accounts. As part of the SECURE Act 2.0, the RMD start age has increased to 73 for those born between 1951 and 1959. It will increase again to age 75 for those born in 1960 and later.

Volatile markets add a layer of complexity to taking these distributions. As the RMD amount is determined by the retirement account's value at prior year-end as well as your life expectancy, a quick downturn in the stock market at the beginning of the year can cause a lot of stress for individuals who are then required to take a distribution – and who face a missed RMD penalty if they don't.

It's not a simple topic. However, there are a few considerations and strategies to bear in mind.

## IF THIS IS YOUR FIRST RMD, YOU HAVE THE OPTION TO DELAY

Normally, RMDs must be taken by December 31. However, your first RMD can be delayed until April 1 of the year after you reach the RMD start age. Those extra months can provide a bit of flexibility in timing, allowing for market conditions to potentially stabilize or improve before you take a withdrawal from the account in question.

## IF YOU'RE STILL WORKING, YOU MAY HAVE THE OPTION TO DELAY

If you've reached the age of taking RMDs but are still working, you may be able to defer taking the RMD from your current employer's retirement account. The IRS generally allows your first RMD from an employer's retirement plan – such as a 401(k), 403(b) or profit-sharing plan – to be taken by April 1 in the year after you retire, provided that your company allows you to delay past normal RMD age and you are not a 5% business owner of that company's plan.

## HERE ARE SOME MORE DETAILS TO CONSIDER REGARDING RMD'S:

- Tax implications for delaying
- Different accounts have different rules
- Use cash, if available
- If there's not enough cash, sell thoughtfully
- For the charitably minded, QCDs are an option
- If you don't need the income, consider an in-kind distribution
- Remember, you can reinvest
- Turn to a professional for tailored guidance

*Please note, changes in tax laws may occur at any time and could have a substantial impact on each person's situation. RMDs are generally subject to federal income tax and may be subject to state taxes. Raymond James and its advisors do not offer tax advice. You should discuss any tax matters with the appropriate professional.*

*For more information on Required Minimum Distributions, [click here](#) or give us a call!*



## DID YOU KNOW?

Account minimums are waived for family members of our clients?

Contact us today to schedule a complimentary one-on-one consultation with your family!

**813.490.6610**

# ALL SEASONS WEALTH

100 N TAMPA STREET, SUITE 3750  
TAMPA, FL 33602

TAMPA | SEMINOLE | BELLEAIR BLUFFS | WILLIAMSPORT | TULSA | WOODLAND HILLS

813.490.6610

IBarron's is a registered trademark of Dow Jones & Company, L.P. All rights reserved. The rankings are based on data provided by 5,630 individual advisors and their firms and include qualitative and quantitative criteria. Time period upon which the rating is based is from 09/30/2021 to 09/30/2022, and was released on 03/10/2023. Factors included in the rankings: assets under management, revenue produced for the firm, regulatory record, quality of practice and philanthropic work. Investment performance is not an explicit component because not all advisors have audited results and because performance figures often are influenced more by clients' risk tolerance than by an advisor's investment picking abilities. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of advisor's future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this award/rating. Barron's is not affiliated with Raymond James.

The Forbes Top Wealth Advisors Best-In-State 2023 ranking, developed by SHOOK Research, is based on an algorithm of qualitative criteria, mostly gained through telephone and in-person due diligence interviews, and quantitative data. This ranking is based upon the period from 6/30/2021 to 6/30/2022 and was released on 4/4/2023. Those advisors that are considered have a minimum of seven years of experience, and the algorithm weights factors like revenue trends, assets under management, compliance records, industry experience and those that encompass best practices in their practices and approach to working with clients. Portfolio performance is not a criteria due to varying client objectives and lack of audited data. Out of approximately 39,007 nominations, 7,321 advisors received the award. This ranking is not indicative of an advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. Raymond James is not affiliated with Forbes or Shook Research, LLC. Please visit <https://www.forbes.com/best-in-state-wealth-advisors> for more info.

Chairman's Council Membership is based on prior fiscal year production. Re-qualification is required annually. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of an advisor's future performance. No fee is paid in exchange for this award/rating.

Seminole 100, 2023. Candidate alumni are screened from companies (corporations, partnerships, sole proprietorships) that have been in business as of January 1, 2020 and meet specific FSU alumni criteria in regards to ownership, C-Suite executive team, or senior management team. Revenue based quantitative criteria is used for further screening in addition to meeting certain minimum revenue requirements to be eligible. Investor experience/returns were not considered as part of this list selection. 100 individuals were ultimately selected for the Seminole 100 out of 140 applicants in 2022. This ranking is based upon the calendar year period of 2019 to 2021 and was released 02/25/2023. This recognition may not be representative of any one client's experience, is not an endorsement, and is not indicative of an advisor's future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this recognition. Raymond James is not affiliated with FSU or The Torch: College of Education Magazine.

Top Workplaces rankings are based entirely on employee feedback. Organizations must achieve a 35% response rate to be considered for the Top Workplaces award. For organizations with fewer than 85 employees, at least 30 survey responses are required. Participants of the regional and national awards programs must survey their employees using the Energage Workplace Survey. The research-backed employee engagement survey consists of 24 base statements that capture anonymous responses in four culture imperatives, Align, Connect, Performance, and Engagement. The employee engagement survey also measures Employee Engagement, Leadership, and the Basics, which includes pay and benefits. To be eligible for the National Top Workplaces award, the organizations must employ a minimum of 150 employees. Out of 32 companies, 25 were named a Top Workplace for 2023. This ranking is based upon the period from 12/07/2021 to 12/05/2022 and was released on 03/26/2023. The award is not representative of any client's experience, is not an endorsement, and is not indicative of an advisor's future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this recognition. Raymond James is not affiliated with Tampa Bay Times or Energage.

Investing involves risk and you may incur a profit or loss regardless of strategy selected.

The information has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. Any opinions are those of All Seasons Wealth and not necessarily those of Raymond James. Expressions of opinion are as of this date and are subject to change without notice. There is no guarantee that these statements, opinions or forecasts provided herein will prove to be correct. Past performance does not guarantee future results.

The S&P 500 is an unmanaged index of 500 widely held stocks that is generally considered representative of the U.S. stock market.

All Seasons Wealth is not a registered broker/dealer, and is independent of Raymond James Financial Services. Investment Advisory Services are offered through Raymond James Financial Services Advisors, Inc. Securities offered through Raymond James Financial Services, Inc., member FINRA/SIPC.