

ALL SEASONS WEALTH

FINANCE + INVESTING + LIFESTYLE

RAYMOND JAMES

Q3 | July 2023

BRYCE

JD, FA, COO & MOM

*Get to know All Seasons
Wealth's newest Chief
Operating Officer*

Modern Scams and How To Avoid Them

Strategies and considerations you need to
keep in mind.



PLUS

5 Steps To
Starting Your
Estate Plan

Q&A With The COO

From law to finance to operations, there's not much Bryce can't do. We sat down with Bryce to get more insight on her career path and personal life.

Q: JD, FA, COO, & Mom...You have a lot of titles behind your name! Which one are you most proud of?

A: Mom, for sure. Leia is such a joy, watching her learn and grow is like nothing else.

Q: Why did you choose to study law and how does that benefit you in your position today?

A: Both of my parents are lawyers and growing up I always looked up to them. I knew I always wanted to go to law school, but while there, I learned I loved the contracts/drafting side of law a lot more than the litigation side. I think my background in trust and estates, and in contracts even, helps me easily approach the overall picture of a client's life.

Q: What does the typical day of a COO look like?

A: It is truly something different every day, which I love. I never know if I am going to need to learn a new process, tackle a trust and estate question, or assist in bringing on a new client.

Q: What changes would you like to bring into the industry?

A: I hope I can bring a level of service, care, and attention to detail to my clients that I would want for myself. As for All Seasons Wealth as a company, I hope I can help us grow and foster the growth of our employees into the careers they want for themselves.

Q: If you could give your daughter only one piece of advice, what would it be?

A: You can never be overdressed or over educated. Own that and have the confidence to walk into any room knowing you can change it for the better.



+ 5 Steps To Starting Your Estate Plan

- 1. Create a list of assets that will be included in the estate**
- 2. Meet with an estate attorney to draft documents**
- 3. Re-title assets, fund trusts and review beneficiary designations**
- 4. Notify executors, trustees and beneficiaries**
- 5. Organize your documents and make sure the executor knows where to find them**

If you have assets, you have an estate — even if you have not crafted a plan with the aid of an estate attorney and wealth manager. Estate distribution must be handled at the end of one's life. For those who pass intestate, meaning they pass without a published will, the state courts determine how to distribute their assets. Creating an estate plan helps avoid leaving these decisions up to the court. Contact us if you need assistance with an estate plan!

Market Report

REPORT BY ALL SEASON WEALTH INVESTMENT COMMITTEE

Stocks are continuing their strong start to 2023 as investors are very optimistic that future earnings growth will come from productivity from things like artificial intelligence. The US corporate world has spent the decades since World War II pulling out cost through innovation, offshoring, advanced technology, outsourcing, etc., so we are optimistic about productivity gains, but definitely do not consider them certain.



Bonds are largely flat over the same time frame as investors are digesting 10 interest rate hikes in a row. The Federal Reserve has signaled the possibility for two additional hikes this year, but will likely be less dramatic given that interest rates are approaching inflation. The Federal Reserve playbook requires interest rates to be equal to inflation or greater than inflation to bring inflation under control.

The housing market still feels to us like a leading indicator of where everything is headed and in most parts of the country it is still strong. The lessons of the last significant housing crisis are still in people's minds as they are not aggressively using their home equity as a piggy bank.

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 e-mail.

Scam-I-Am: Modern Scams and How To Avoid Them

Continue watching out for tried-and-true scams, but beware of new modern twists.



SOMETHING BORROWED, SOMETHING NEW

Scammers continue to prove that there's no rest for the wicked. While their goals—to get your personal information and money—remain the same year in and year out, their strategies constantly change with the times. Fraudsters know people are most vulnerable when they're desperate or scared, and they may use crises and pressure tactics to prey on their victims.

As in previous years, many of the latest scams in 2023 are twists on existing scams, and the measures that have protected you for years can still apply. However, watch out for a few new types of attacks.

HERE ARE SOME OF THE MOST COMMON SCAMS IN 2023:

- Student Loan Forgiveness Scams
- Phone Scams
- SIM Swapping
- One-Time Password (OTP) Bots
- Zelle Scams
- Cryptocurrency Scams
- Romance Scams
- Online Purchase Scams
- Employment Scams

HOW TO AVOID GETTING SCAMMED

1. Be skeptical when someone contacts you
2. Enable multifactor authentication
3. Do your research
4. Don't refund or forward overpayments
5. Look for suspicious payment requirements

DON'T FORGET TO SIGN UP FOR OUR CYBERSECURITY WEBINAR

DATE: Tuesday, July 25th

TIME: 3:30pm EST

[CLICK HERE TO REGISTER](#)



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

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