



December 2022

Another year has passed and as we reflect, we want to say how proud we are of our clients. Despite the markets being negative, there are many positive take aways.



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- Tax loss harvesting has been done throughout the year. Our tax loss harvesting strategy keeps the client invested in the market while realizing capital losses which can be used against current and future capital gains.
- A significant increase in bond yields. The 5-year Treasury yield has gone from approximately 1.37% to 3.8% this year. This allows us to reinvest maturing bonds with new bonds at higher yields.
- Down markets test our ability to take risk and we are pleased to see our clients sticking with their target asset allocations. This demonstrates they are taking an appropriate amount of risk.

As long term investors, we feel confident our clients are on the right track with well-diversified equity allocations, safe fixed income and a wealth management team helping you focus on your financial and life goals.

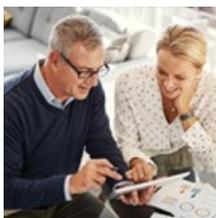
Inherited an IRA? Here's Why Planning Distributions Early Matters

If you've inherited an IRA recently, here's what you need to know about planning distributions and keeping up with changing tax rules.

[Read more](#)



Top 10 Things to Do Before 2022 is Over



Before you sing Auld Lang Syne and ring in the new year, we share ten financial considerations you may want to take advantage of before the end of the year.

[Read more >](#)

Video Feature: Buckingham Perspective: "U.S. Stock Market"

With U.S. stocks down around 20% year-to-date, 2022 has been a challenging year for the markets. In this episode of Buckingham Weekly Perspectives, Managing Director of Investment Strategy Kevin Grogan shares valuable insights on the performance of U.S. stocks, FANMAG stocks and the importance of diversification.

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