

## Happy New Year and welcome to 2022!

We hope that you and your family had an enjoyable holiday season. We look forward to what this new year has to offer.

Our primary goal for the new year is to continue to help optimize our clients' journey toward their financial goals. A key component to this is to identify items that they may anticipate needing our assistance with or recommendations. To start the new year proactively, we provide our clients a **2022 Checklist** to help them identify any items they may want to address with us over the next year.

Many events of the last few years have been unexpected and unprecedented. We enter 2022 with excitement and continued ambition to exceed our client's expectations while providing first-class service. We take pride in our ability to understand and effectively respond to clients' needs and enjoy providing timely information and holistic service to them. We are thankful for the opportunity to work with them and want to extend the same service to you this new year. Please take the time to review the **2022 Checklist** and call us if you'd like to take advantage of scheduling a complimentary financial check-up.

Happy New Year!

2022

### In 2022, we will continue to offer the following services to our clients.

- Client review meetings.
- Quarterly economic updates.
- Tax reports to keep them updated on proactive tax saving opportunities and changes.
- Regularly scheduled live and online educational workshops on timely topics.
- Consistent and meaningful articles on topics that directly affect them.
- Client appreciation and special events.

### Does your current financial professional provide these services to you?

The new year is bringing with it changes to monetary policy, including tax law changes that could affect your investment plan. Would you like us to take a second look at your financial situation? Please call our *Client Service Specialist, Cindy Grosso* at (267) 410-1487, for a complimentary financial check-up.

## Looking Ahead to 2022

- **Interest Rates**

Interest rate movements continue to be critical for investors. While the federal funds rate is ending 2021 at a range of 0 – 0.25%, the Federal Reserve has announced they will eliminate their taper in early 2022 and expect to make multiple interest rate hikes through the year.

- **Inflation**

Inflationary concerns are important for investors. Rising inflation rates have escalated many prices for consumers in 2021. The Labor Department reported in December that although consumer prices in 2021 rose at their fastest pace in 39 years, they are expecting 2022's rise to be lower.

- **COVID-19**

Economic recovery is still appearing to run parallel to the course of Covid-19 and its variants. We will continue to stay apprised of the direction of recovery efforts and how they are affecting the economy.

- **Monetary Policy**

2021 saw its share of tax law changes. We are carefully tracking any changes that could affect our client's personal situation and will continue to keep them apprised of those changes if and should they happen.

- **Stock Market Valuations**

Valuations are used as key predictors of equity returns. Many stock prices are near historical highs and so are their valuations. While we cannot predict long- and short-term valuations, we can continue to help you identify your risk tolerance and time horizons. We will also guide you to use practical behavior during times of market volatility.

- **Your Personal Situation**

First and foremost, your personal situation is our highest priority. We are here to help you with any financial moves or concerns you have throughout the year. We understand that each individual and household has different goals and needs. We will continue our tradition of keeping you informed of any changes that we think may affect your personal situation.

We enter 2022 with the continued mantra of "*proceed with caution*". Having a solid foundation and strategy is critical to the outcome of your financial plans. Revisiting those plans and keeping them current is also a sound practice we feel should be conducted on a consistent basis. This is a good time to review your plans with us. We can help you determine if you are on track to meet your long-term objectives, confirm your time horizons and assess your risk tolerance. We are ready to provide you with a complimentary financial check-up. Call our *Client Service Specialist, Cindy Grosso* at **(267) 410-1487** for available dates and times and get ready to make 2022 a positive year on your journey toward your financial goals!

# Help us identify items that you would like addressed in the coming year!

*After reviewing this list, please call our office to discuss any items you have checked off.  
This will help us advise you in the most effective and proactive manner.*

- Do you anticipate changes to your investment goals?
- Has your risk tolerance changed?
- Have your 2022 income or savings needs changed?
- Do you plan on retiring or changing jobs?
- Will there be a change in your marital status?
- Do you plan on moving, refinancing, or selling/transferring a major asset such as a home or business?
- Did you recently receive or anticipate receiving a gift or inheritance?
- Will you have any changes in your income needs +/- (i.e. vacation, assisted living needs, selling home, child/grandchild assistance)?
- Do you expect any additional family members or dependents?
- Do you anticipate any additional dependents such as an elderly parent or other family member? Will they require assisted living?
- Do you have a child/grandchild you will be assisting with their educational cost needs through a 529 plan?
- Do you anticipate any major transfer of wealth?
- Do you plan on gifting to heirs or donating money to charity?
- Do you need to adjust your estate plan?
- Do you maximize your ability to use retirement plans?
- Do you want to explore converting a traditional IRA to a Roth IRA?
- Do you or a dependent family member have a severe illness?
- Do you anticipate any life, financial, or employment (retiring) changes that may require you to adjust your life and health insurance policies?
- Did you contribute to an IRA? If not, would you like to discuss contributing to an IRA before April's tax deadline?
- Is there anything else we should know to help you plan for 2022?

## Important Birthdays

- ➔ **50** Allows for catch-up contributions to IRAs and qualified retirement plans
- ➔ **55** If you are retired, allows you to take distributions from your 401(k) without the 10% penalty
- ➔ **59½** Allows you to take distributions from an IRA, annuity, or other retirement plan without penalty
- ➔ **60** Allows for start of widow/widower benefits from Social Security
- ➔ **62** Allows for starting early Social Security benefits
- ➔ **65** Allows for enrollment in Medicare and the government drug plan
- ➔ **66-67** Allows for full retirement benefits from Social Security
- ➔ **70** Start date for enhanced Social Security benefits if you deferred claiming benefits previously
- ➔ **70½** Allowed to make a Qualified Charitable Distribution (QCD) from IRA
- ➔ **72** Mandatory required minimum distribution from retirement accounts must be taken no later than April 1st of the year after the year you turn 72

*If you have an important birthday in 2022, please let us know!*

# Financial Checkup

When partnering with **ETHOS** you will receive personal and customized service that is supported by a wealth of timely information and knowledge. In a changing landscape, Holistic Retirement Planning can help protect you and your loved ones against the unknown by creating road maps that pivot on your needs.

To schedule your financial check-up, please call the **ETHOS Client Service Specialist, Cindy Grosso, at (267) 410-1487.**

Has your advisor reviewed your tax forms to understand how to coordinate your investments with your taxes?

Yes  No  Not Sure

Has your advisor discussed tax planning strategies that could help you keep more of what you make?

Yes  No  Not Sure

Is your advisor updated and current on tax planning strategies?

Yes  No  Not Sure

If you answered **No** or **Not Sure** to any of these questions, please consider scheduling a complimentary meeting with one of our professionals at no cost or obligation to you.



100 Overlook Center 2<sup>nd</sup> Floor, Princeton NJ 08540  
Phone: 609.336.3023 Fax: 267.573.4602



111 South State Street, Newtown PA 18940  
Phone: 215.968.1820 Fax: 267.573.4602



Steven J. Toto, CFP



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