

WEALTH PLANNING

that leads with your life

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Pathways to Prosperity

Crafting a Roadmap for Lasting Wealth

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FA'ASAU
WEALTH MGMT OF
RAYMOND JAMES

Happy November! As we dive into this beautiful month, I find myself reflecting on the importance of gratitude. With Thanksgiving approaching, it's a wonderful opportunity to slow down and appreciate the moments that make life special. For me, that includes celebrating Luke's 9th birthday and Hannah's 3rd—two joyful milestones that remind me how precious time with family truly is.

This past month has been a busy one, both at home and in the markets, but it's crucial to take a step back and savor those little moments. I know that, like many of you, I'm navigating the hustle and bustle of the season while trying to cherish these fleeting times with my loved ones.

As we head into the holiday season, I encourage you to pause, reflect, and enjoy the warmth of family and friends. Wishing you a November filled with joy, gratitude, and countless reasons to celebrate!

Warmly,

Rebekah

Politics Shift, Fundamentals Stay

With the election behind us and a Trump victory, it's important to remember that politics is just one of many factors in our investment strategy—specifically, it's the 8th of 10. While his policies—like tax cuts, deregulation, and energy production—could benefit business investment and lower costs, they are just one piece of the puzzle.

Our framework prioritizes fundamentals like economic growth, corporate activity, and monetary policy, which have a far greater impact on long-term market performance. Interest rates, inflation, and valuations are key indicators that shape market trends, regardless of political leadership.

While politics can influence market sentiment in the short term, the true drivers of sustainable growth are rooted in the broader economic landscape. Our strategy remains focused on these fundamental factors, with politics playing only a secondary role in shaping the market's direction.

1. ECONOMIC GROWTH

- Business cycle (recession/growth)
- Employment
- Consumer spending

2. FUNDAMENTALS

- Earnings trends
- Corporate guidance
- Balance sheet strength

3. MONETARY POLICY

- Central bank policy
- Impact on US dollar

4. INTEREST RATES & INFLATION

- Borrowing and lending rates
- Price pressures
- Commodity price trends

5. VALUATIONS

- Price multiples/earnings
- Relative value
- Spreads/yield curve

Investment Strategy Framework

The investment landscape is complex and changing, with multiple factors to consider. Our Investment Strategy framework ranks the following factors in order of importance to developing our views.

6. SENTIMENT

- Consumer, employment, business surveys
- Investor attitude/risk appetite
- Market expectations

7. CORPORATE ACTIVITY

- Capital expenditures
- Dividends/buybacks
- Mergers and acquisitions

8. POLITICS

- Regulatory environment
- Tax policy and fiscal spending
- Trade policy

9. GEOPOLITICAL EVENTS

- Wars, coups, ongoing tensions
- Economic and commodity impact

10. NATURAL DISASTERS

- Damage to infrastructure
- Disruption of commerce/supply chains

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Spotlight

CHECK OUT OUR NEW WEBSITE!



We're excited to announce the launch of our brand new website, created with you in mind! This thoughtfully curated platform is designed to be an invaluable resource for our clients, featuring a brand-new resource library filled with educational materials and tools to guide you on your financial journey.

If you're not active on social media, our website also serves as a centralized video hub, making it easy to access all the informative content we're producing.

We're eager to share these resources with you to help you make informed decisions and stay connected, no matter where you are on your financial journey. Check it out today!

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Monthly blog *financial and market insights*

Discover a blend of key financial insights and personal reflections, all thoughtfully crafted to guide you on your wealth journey.



How Practicing Gratitude Can Transform Your Financial Mindset This Holiday Season

In my latest blog, I explore how gratitude can transform your financial mindset this holiday season. With years of personal experience, I've seen firsthand how practicing gratitude brings abundance and clarity into my life. Check out how this approach helps create a positive, empowered relationship with money and life.

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Your legacy is more than just money - it's also the values you leave behind.

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Financial advice is not just about managing investments - it's a game-changer for your entire financial life.

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Is Long-Term Care a Black Swan in Your Retirement Plan?

An often overlooked aspect of retirement planning is long-term care. It's essential to be prepared.

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