12 WISHES FOR THE



As the holiday season comes to an end, another new year is just around the bend.

But with economic uncertainty in many parts of the world, investors are still reflecting on all 2022 has unfurled.

The Russia-Ukraine war caused inflation to persist while the US and its allies wished Putin would desist.

Achieving a soft landing became the Fed's test. But when would rate hikes be brought to a rest?

So fears of a recession gave the markets a scare, quickly turning the bull market into a bear.

But not all hope for the economy was lost. Consumers spent on services, regardless of cost.

Not equities, not bonds, there was no place to hide, investors struggled to take negative returns in stride. But while the year may not have been one for the books, we still believe that it is better than it looks.

With lessons in hand and hopefully good health, there's always time with loved ones the true measure of wealth.

As this volatile year finally comes to close, we share the market resolutions we chose.

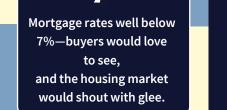
This is our wish list of what we think will matter, hoping the equity market finds new records to shatter.

Our dreams and wishes aren't completely out of view, as each has the possibility of coming true.

So get out your kazoos and start the celebration, as we cheer and shout for 2023 to be a year of jubilation!

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Chief Investment Officer





Cheers to the 10-year yield

not moving higher

and less volatility than

we've seen in months prior.

Dividend growth of 8% sure would be great, giving income investors something to celebrate.

All 11 S&P 500 sectors part

of the positive parade,

making for a broad-based

bull market that

doesn't fade.

Hoping the Fed has nine doves to boast, investors would give rate hikes a goodbye toast.

12 The NASDAQ reaching 12,000 is cause for celebration, with Tech no longer harmed by rate hikes and inflation.

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