

CLIENT MEMO

Your Vision.
Our Priority.

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FINANCIAL
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WELCOME

Hello and welcome to Carver Financial Services' September 2021 Client Memo.

As markets become more volatile, inflation rises, and tax laws become increasingly complex, we understand that financial planning may seem stressful or downright impossible. That's why we are here to take the burden off of you.

Many people are feeling destabilized with all the conflicting economic predictions floating around. As we approach this Fall, I expect more volatility in both the stock market and portfolios. As media coverage continues to be negative, filled with dire predictions on everything from the economy to crime, foreign trade to race relations, we understand that things can feel distressing. No matter what happens, we're here with you and for you.

Our aim in the upcoming year is to use our wealth of experience to clarify the flood of information in a measured and calm way, while also helping you achieve your personal financial vision. We believe in expecting the unexpected and planning accordingly. That's why our Personal Vision Planning Process® is not dependent on predictions or forecasts, instead, it is an all-encompassing, four-step approach that ensures we lay the groundwork for a successful investment strategy.

Ancient Greek philosopher, Heraclitus wrote, "The only constant in life is change." While the changes of today may seem to be moving at an unmanageable pace, we are confident in our abilities to leverage new information and innovation as things develop to help you and your planning evolve with the times.

When I founded Carver Financial Services over 30 years ago, neither cell phones nor the internet existed—we made sure to adapt our services to accommodate these changes. As the world continues to reorient, our goal of helping you achieve your personal vision remains constant.

Our original mission has always been making people's lives

better, this is at the core of everything we do. We continue to take steps to be an enduring firm that will be here to serve generations to come. This commitment is represented by the multigenerational team we are constantly expanding, utilization of cutting-edge technology, and the team's dedication to our existing clients.

Looking forward, we have a number of very special events and trips scheduled. Here are just a few of the exciting things coming up:

- Transitioning to Financial Freedom Retirement Seminar (October 2021)
- 26th Annual Resource Event (January 2022)
- Venice to Croatia Trip (August 2022)

Humans are incredibly resilient and adaptive creatures. We will move past the current turmoil, and inevitably, there will be another crisis or change ahead. No matter what the future brings, we are proud to share your journey with you. As always, we are here for you.

Best,
Randy Carver

LEGENDARY Events & Experiences

JOIN US! THURSDAY, OCTOBER 7TH, 2021 Transitioning to Financial Freedom!

The average length of retirement is 22 years.* But many people spend more time planning their next vacation than they do their retirement. Saving is just the first step. You also have to make it last.

How prepared are you?

You're invited to join us for a fun and informative evening to help you envision, plan for, and ultimately enjoy the financial freedom you've worked so hard to achieve.

Seating is very limited. Reservations will be taken on a first-come, first-served basis! Coffee and dessert will be provided.

There is neither a cost nor any obligation to attend this event. You are encouraged to invite family and friends.



EVENT LOCATION | The Everly
8200 Norton Pkwy., Mentor, OH 44060
TIME | 7:00 PM

** Source: MIT AgeLab*

SAVE THE DATE! FRIDAY, DECEMBER 10TH, 2021 34th Annual Accredited CLE Update

Save the date for this year's 34th Annual Accredited CLE Update. We are excited to be hosting our continuing education event in person this year. Please visit AccreditedCLE.com for complete details of the program and to register. **For questions, call 440-974-0808.**



SAVE THE DATE! SATURDAY, JANUARY 22ND, 2022

26th Annual Resource Event

Join us for a fun and informative morning to learn more about what resources are available for you, our perspective on the year ahead, and a frank discussion about Raymond James. This event will provide you with a wealth of information on resources, Raymond James, and much more, including a unique opportunity to hear from cybersecurity expert and retired FBI Special Agent Jeff Lanza.

TOPICS TO INCLUDE

- Resources for You from Raymond James & Carver Financial
- A Review of Raymond James Financial – What Lies Ahead
- Cyber Scams & Cyber Security – What you Need to Know to Stay Safe

There is neither a cost nor any obligation to attend this event. You are encouraged to invite family and friends.

Due to the location, there will be a very limited menu, with minimal seating prior to entering the auditorium.



EVENT LOCATION | Mentor Fine Arts Center
6477 Center St., Mentor, OH 44060

TIME | 9:00 am - 11:00 am

If you have questions, feel free to contact our office at carverfinancialservices@raymondjames.com or 440-974-0808.

Please JOIN US!

We will be hosting two client trips in 2022 – the first is to **Cancún, Mexico January 10th – 15th**, and the second is a cruise from **Venice to Croatia, August 5th – 12th**.
Space is limited!

Visit our website at **CarverClientTrip.com** for more details. To register, please contact our independent travel coordinator Ann St. Hilaire at: **Ann.StHilaire@protravelinc.com** or call **646-747-9319**.

Raymond James is not affiliated with and does not endorse the opinions or services of Jeff Lanza, Ann St. Hilaire or ProTravel.

Escape in 2022!



AWARDS & Recognition

RANDY CARVER NAMED TO FORBES' 2021 LIST OF THE TOP 250 WEALTH ADVISORS FROM ACROSS THE NATION

■ **MENTOR, Ohio | August 25, 2021** – Randy Carver, RJFS Registered Principal, and President of Carver Financial Services, Inc. was once again named to Forbes' 2021 list of Top Wealth Advisors. There were 33,567 nominations received from across the U.S., 7 were recognized in Ohio, with Randy Carver being ranked #111. This is the fifth year in a row that Randy has been included on this prestigious list of top wealth advisors.

"It continues to be a tremendous honor to be recognized as one of the top wealth advisors throughout the United States," Carver said. "I consider it a privilege to receive this distinction and to be included in this group of elite wealth advisors. Although grateful for the recognition received by Forbes, this really reflects on the dedication to excellence of every member of the team at Carver Financial Services. I am sincerely grateful for the exceptional service and commitment that each member of our team provides to our clients, because without the team none of this would be possible."

2021 THINKADVISOR LUMINARIES AWARD

■ Carver Financial was recently named to the inaugural class of 2021 ThinkAdvisor LUMINARIES in the key area of Thought Leadership & Education. This new and pioneering financial industry recognition program — ThinkAdvisor LUMINARIES — celebrates top advisors and firms by showcasing their achievements. The award highlights how top-performing industry participants are producing meaningful results in the areas that matter most to advisors and their clients. Visit <https://www.thinkadvisor.com/2021/08/16/meet-the-luminaries-class-of-2021/> for a list of award winners.

Carver Financial Services, Inc. offers securities through Raymond James Financial Services, Inc. Member FINRA/SIPC. Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. Carver Financial Services is not a registered broker/dealer and is independent of Raymond James Financial Services, Inc.

Data provided by SHOOK™ Research, LLC. Data as of 3/31/21. America's Top Wealth Advisors (Forbes.com Aug. 2021). The ranking, developed by SHOOK Research, is based on in-person and telephone due diligence meetings and a ranking algorithm that includes: a review of best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including: assets under management and revenue generated for their firms. Investment performance is not a criterion because audited records rarely exist and clients have varying risk levels. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. Research Summary (as of August 2021): 33,567 Advisor nominations were received based on high thresholds. 16,620 Advisors were invited to complete the online survey. SHOOK has conducted over 12,736 telephone interviews with advisors. 2,565 Advisors were interviewed in-person at the Advisors' location. Final list of the top 250 Advisors was then compiled based on an algorithm that considers both quantitative and qualitative criteria. Raymond James is not affiliated with Forbes or SHOOK Research, LLC. This ranking is not indicative of advisor's future performance, is not an endorsement, and may not be representative of individual clients' experience. Neither Raymond James nor any of its Financial Advisors or RIA firms pay a fee in exchange for this award/rating. For more information: <https://www.forbes.com/top-wealth-advisors/>. (highlight numbers still to be updated by Forbes)

The ThinkAdvisor Luminaries awards aim to celebrate the achievements of advisors, industry executives, teams, RIAs, broker-dealers, asset managers and other firms by showcasing their achievements in four key areas, including Diversity & Inclusion, Thought Leadership, Executive Leadership and Dealmaking/Growth. Members of the Class of 2021 LUMINARIES were selected by a diverse panel of judges from across the advice industry, and the ThinkAdvisor editorial team. Out of several hundred participants and nominations, the winners represent individuals, companies and executives from 150 firms. For the Thought Leadership & Education award, the judges looked for a clear demonstration of leadership and innovation in how the industry is approaching a key area, such as advisor training/consulting, retirement, financial planning, practice management, client education, behavioral finance, human resources and compliance. The individuals and/or firms needed to have launched a program or project that has not been done before for clients or other industry participants. Such efforts must be improving or aiming to improve current industry thinking and approaches to key issues. The ranking may not be representative of any one client's experience, is not an endorsement, and is not indicative of advisor's future performance. Neither Raymond James nor any of its Financial Advisors pay a fee in exchange for this award/rating. ThinkAdvisor and ALM Media Properties, LLC are not affiliated with Raymond James.

HOW TO EMBRACE the Dreaded Market Correction

By : Nik Wearsch, CFP®
RJFS Financial Advisor

Just like aging, rain, and heartbreak — stock market corrections are an unavoidable part of adult life. Anytime the stock market sees sizable gains, there's almost always the threat of a correction looming in the distance.

A stock market correction is a rapid decrease in the nominal price of a commodity. A correction typically presents as a 10% - 20% drop in the main stock indices (S&P 500, Dow Jones Industrial Average and Nasdaq Composite). On average, market corrections happen once a year and last about 14 weeks. Reasons for market corrections are about as varied as the stock market itself, which makes it impossible to predict when a correction is coming (or even happening, as the only time you can be certain of a market correction is after one has occurred).

If you've been watching your portfolio grow for a while, only to see all of your gains wiped out during a pullback, it can be incredibly frustrating, not to mention stressful. That's why it's important to not only accept market corrections as an inevitable part of investment life, but also put together a plan on how to prepare yourself both mentally and financially for the next one.

5 Ways to Embrace the Market Correction

ONE Keep a long-term perspective. Market corrections hit short-term traders the hardest. With a long-term investment strategy, you're more likely to enjoy slow and steady growth over a long period of a time—regardless of volatility.

TWO Remember, this is only temporary. The stock market has completely rebounded from every market correction that's happened in the past 60 or so years. This means any market-correction-related dip you see in your funds will likely be erased eventually.

THREE Reevaluate, don't react. The market favors those who don't make emotional reactions based on volatility. When building a portfolio, it's generally safer to commit to a long-term plan using rigid, emotion-free metrics of when to sell and buy. But if you need money in the short-term (3-5 years) consider rebalancing your portfolio with more money going into low-risk, less volatile investments like money market funds or savings bonds.

FOUR Reframe market corrections as a sale on stocks. Is there an index fund or a group of high-quality stocks you've had your eye on? Well, the old saying "buy the dip" rings true in this scenario. Investing in high-quality stocks at a discount is one of the most secure ways to build your wealth. However, the fact remains: it's impossible to predict, or even see, a market correction in real time. So, keep that in mind when making investment strategies.

FIVE Make the losses work for you. Tax swaps allow you to sell a long-term position, create a write-off, and then invest in a similar (but not the same) company or industry, ergo avoiding losing your position in the market.

While it's impossible to predict a market correction, it's possible to plan for one. Working with an experienced team of financial advisors to develop a plan that's right for you will help protect you from making decisions that you'll regret later on. Benjamin Franklin put it best when he said, "Failing to plan is planning to fail." Let us help you plan, based on your vision.


ARE YOU THINKING ABOUT YOUR RETIREMENT JOURNEY THE RIGHT WAY?

By : Nancy Williams, CFP®, RJFS Financial Advisor

When it comes to retirement, the vast majority of Americans lack a concrete idea of what it actually means to plan for retirement. You may have a retirement account (i.e., 401k) through your employer but a retirement account and a retirement plan are not the same thing. Savings is just the first step. The road to retirement security is lined with uncertainty. Knowing the potential roadblocks and challenges ahead of time can make your journey much smoother and more enjoyable. How prepared are you?

Let's consider all the ways that planning for retirement is like a road trip. If you want to travel from Ohio to California, there are many factors you have to plan for before you actually hit the road. You not only need a vehicle, but an idea of what you are going to do when you get there and a plan for what to do if you encounter a detour.

Like any journey, the first step in planning is to first define your destination and the vehicle you will use to get there. Retirement planning starts with an idea of when you want to retire and the assets you have to retire with.

- 
- How much do I have in emergency savings?
 - How much do I have in retirement savings?
 - Am I contributing enough to my 401k or IRA?

The next step is determining what you want to do when you reach your destination. For most Americans the picture of retirement is fairly hazy. You may think of it as one long vacation or a lifestyle made up of weekends. Retirement is a stage of life not an event, generally averaging 22 years in length.* You need to figure out how you are going to spend a third of your life without the anchor of work that you have had for decades. This means asking yourself:

*MIT Age Lab

- How are you going to fill your days?
- What does your daily routine look like?
- Do you plan on living somewhere else?
- Who do you want to spend your time with?
- What hobbies or activities do you engage in now that you want to continue in retirement?
- How do you plan to handle declining health as you age?
- Are you on the same page as your spouse?



Once your retirement years are more clearly defined, you need to try and to quantify your goals, what your lifestyle will cost on a monthly and yearly basis. This includes not only figuring out how much your yearly vacations will cost but also the non-discretionary expenses such as utilities, car maintenance, health insurance, groceries, entertainment, etc. You must account for what you spend today and how that will change in retirement, adding those items that eventually wear out and need to be replaced (cars, appliances, etc.). Also, do not forget to account for taxes and inflation.

- Do you want to travel? Where? How often? What will this cost?
- Will I need healthcare prior to age 65? What will that cost?



The next step on the retirement road map is aligning your retirement journey with your financial resources.



- When do I turn on Social Security?
- Do I elect a lump sum or a monthly pension?
- What happens to my 401k when I retire?
- Can I use my 401k to help fund my retirement?
- How does that work?

You have a plan and have aligned your resources with that plan. Now you must consider what might go wrong. What detours are waiting for you on your journey?



- Stock market crash
- Bad economy
- Higher taxes
- Long Term Care
- Higher inflation
- Higher health care costs
- Loss of a spouse
- Long life expectancy



Fortunately, there are many tools that can be used to deal with these potential problems and to help make your retirement savings last. Do you feel prepared for your retirement journey?

Come join us to learn about financial planning strategies before and/or after retirement on **October 7, 2021, at 7:00 pm** where we will be discussing the retirement journey and transition to financial freedom. Visit the event page on our website at <https://carverfinancialservices.com/transitioning-to-financial-freedom> for more details.



LOOKING IN THE REARVIEW MIRROR Works until the road curves.

Looking in the rearview mirror while driving works...until the road curves. With investing we hear that the past performance of your investments does not guarantee future growth. The road is curving and our team is here to help you navigate the changing landscape.

Ultimately, there's no foolproof way of predicting when the road is going to curve, but eventually, it will. That is why our **Personal Vision Planning®** process considers periods of uncertainty and market volatility. We believe that with proper planning, you'll be able to handle, and may even benefit from shifts in the economy, markets, and tax laws.

If you have a good overview of the macro-economic outlook and conditions, it will provide context for planning. In this regard there is broad consensus that we can expect higher inflation and higher taxes in the future.

Economists Warn of a **SHARP RISE IN INFLATION**

The current chair of the Federal Reserve, Jerome Powell, has the Federal Reserve setting short-term interest rates at essentially zero and buying \$120 billion per month in Treasury and mortgage-related securities. This is inflationary. Larry Summers, a center-left economist, believes the amount of spending is far in excess of what's needed to get the economy back to where it would have been in the absence of the pandemic. "If your bathtub isn't full, you should turn the faucet on, but that doesn't mean you should turn it on as hard as you can and as long as you can," Summers told National Public Radio on February 2, 2021.

A Market Correction MIGHT BE LOOMING

Whatever is going on in the world at any given moment affects the stock market and we can all agree that there currently is a lot going on. Almost daily, we see a new story featuring economists predicting a market crash due to the current bullishness of the market. That's to be expected, market corrections are pretty common. In fact, a double-digit decline has occurred in the S&P 500, on average, every 1.87 years since 1950.

Fixed-Income INVESTMENTS

In the past, people have viewed fixed income as safe and stable, so they shift assets to these types of investments when equity markets become more volatile. This worked when interest rates were decreasing, but because we are reaching a bend in the road (rising interest rates) shifting a large percentage of capital to fixed income might be a mistake due to the predicted increased inflation and interest rates on the horizon.

The only investment that could provide real returns (returns net of inflation and tax) are equity assets. At this time some equity investments have yields that are higher than those for fixed income, while also offering growth potential.

As always, we recommend a diversified asset allocation based on your needs and risk tolerance. We believe it's important to have enough cash to cover any expenses anticipated in the next 6 - 12 months; you to invest for your long term needs.

Chart Your OWN PATH

Another example of driving down the road, looking in the rearview mirror when you should be watching for curves is planning based on the recent past or on your parents' financial experiences.

The average lifespan is increasing which means people will need more income later in life, that's why it is important to stay invested for growth. 20 years ago people would retire at 65 and die before 75; savings growth was not as much of an issue. Now, many people retire before 60 and live well into their 90s—which is an amazing thing but is a problem if your assets don't



last. This is another reason maintaining a significant allocation in your equity assets vs. fixed income investments is important.

The key to avoiding financial hardships later in life is to actively monitor and rebalance your portfolio with a long-term view in mind. Having equities may help preserve value over time, even if there is volatility in the short run.

Be Prepared for RISING TAX RATES

We also expect that capital gains, estate and income tax rates will rise in the next few years. The challenge facing politicians is how to pass increases that will not upset voters. As such, elevated rates are likely to be seen in more arcane categories like the step-up in basis on estates or corporate taxes. Working with your advisor and CPA to manage your portfolio in the most tax-efficient manner is critical to stay ahead of these increases.

At the end of the day, the most important thing is how much you net in your pocket after fees, expenses and taxes. Having tax-exempt growth is a “free lunch” and who doesn’t love a free meal? We take a very proactive approach to tax efficiency and work with your CPA to develop a strategy that is best for your situation.

We do not believe major changes to your financial management strategies should be made in anticipation of tax-law changes. We recommend waiting to see what actually passes. The reality is that the actual rules are often less draconian than how they’re presented.

Our RECOMMENDATIONS

Given all of these confusing, fast-moving shifts and events in the world, here is what we recommend for you:

- **Have enough cash that you are never forced to sell in the short-run.**
- **Do not try to time markets. Actively oversee and rebalance your portfolios to maintain your agreed-upon allocation. This is something we do for our clients.**
- **Understand that we might see a rising interest rate and inflationary environment.**
- **Think about why you are investing and how long your assets must last.**
- **Consider the impact of income tax on your net return.**

Our team is here to help you with the previous steps and is always here to discuss changes in your life.

Look Ahead with YOUR PROFESSIONAL TEAM

As the market becomes more volatile, inflation rises, tax laws become more complex, and lifespans increase, we are here for you.

Our **Personal Vision Planning® Process** is not dependent on predictions or forecasts. We expect the unexpected and plan accordingly. We believe that inflation will continue to increase and remains one of the biggest risks that investors face today. Even though we also expect increased volatility in the stock market, this may be one of the best places to invest.

Those who work with a trusted advisor, stick with their plan, and take a long-term view may actually benefit from periods of volatility while not only maintaining but enhancing their lifestyles. We are facing economic, political and market changes we have not seen in decades. The road is curving, those who look ahead—and work with a professional team—can benefit. Those who look in the rearview mirror may ultimately drive off the road.

As always please contact us with questions or concerns or whenever we may be of service to family or friends.

HOW CONTINUOUS EDUCATION Benefits You, Our Client.



By : RoseAnn DiVincenzo, FPQP™ CRPC®,
RJFS Registered Principal and Compliance Manager, Branch 7IU

At Carver Financial Services, having the best-educated team possible allows us to serve you optimally. The more we learn and know about current regulations, trends, market conditions and topics related to issues that interest you, the better equipped we are to ensure that your Personal Vision Planning® fulfills both your needs and goals. Lifelong learning is a core value at Carver Financial.

Many of the advisors and associates at Carver Financial have advanced professional designations, such as Certified Financial Planner™ (CFP®), Chartered Retirement Planning CounselorSM (CRPC®), Financial Paraplanner Qualified ProfessionalSM (FPQP®) and Chartered Divorce Financial Analyst (CDFA).

Designations like those are not required of financial advisors; our associates complete them because they want to be specialists in certain areas. But some of the Continuing Education (CE) we pursue is required.

We consistently meet the CE requirements for our professional designations, securities licenses and insurance licenses. Our broker/dealer, Raymond James, also requires all employees to complete various levels of CE based on our job responsibilities and/or areas of expertise.

FINRA (the Financial Industry Regulatory Authority) requires financial advisors to pass certain assessments. There are requirements at the state level, too. For example, associates who are working to earn their Ohio Life and Health Insurance license must complete a mandatory program that requires 40 hours of coursework and a rigorous licensing exam. Advisors who sell life insurance need to complete at least 20 hours of continuing education within a

24-month period. In addition, many insurance companies require product-specific training for variable annuities as well as long-term care insurance.

Commit yourself to lifelong learning. The most valuable asset you'll ever have is your mind and what you put into it."

— ALBERT EINSTEIN —

Continuing Education topics include generating income streams, funding college needs, navigating the financial needs of a divorce, senior citizen needs, long-term care insurance and ethics. We also complete coursework on how to prevent security risks, such as money laundering and breaches of account security.

In addition to all these requirements, our associates go one step further. They maintain personal reading lists so they can acquire more knowledge on topics that interest them — and you, our client. Reading and lifelong learning are fundamental to our team's approach and vision of success.

So, you see, the team at Carver Financial Services not only completes continuing education mandates; we also participate in additional continuous education. Doing so doesn't just benefit us; it enables us to benefit you, too. The more we know, the better we can guide you through the Personal Vision Planning® process to achieve the best possible outcome.



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CARVERFINANCIALSERVICES.COM

SEPTEMBER 2021 ISSUE



RETURN SERVICE REQUESTED

Amenities for **YOU!**

There is no cost to you to utilize any of these premium amenities!

- With advance notice, we can provide meeting space for you. You can meet with your attorney, CPA, realtor or family member whenever our doors are open.
- We can scan, fax or email documents for you.
- We can notarize or signature guarantee documents.
- We will shred documents anytime just bring them in.

Please feel free to contact us or stop in any time we can be of service.



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The foregoing information has been obtained from sources considered to be reliable, but we do not guarantee that it is accurate or complete, it is not a statement of all available data necessary for making an investment decision, and it does not constitute a recommendation. Any opinions are those of Carver Financial Services and not necessarily those of Raymond James. Past performance does not guarantee future results.

Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

Keep in mind that there is no assurance that any strategy/system will ultimately be successful or profitable nor protect against a loss. Diversification does not ensure a profit or guarantee against a loss. There is no assurance the trends mentioned will continue or that forecasts mentioned will occur. There is an inverse relationship between interest rate movements and bond prices. Generally, when interest rates rise, bond prices fall and when interest rates fall, bond prices generally rise. Rebalancing a non-retirement account could be a taxable event that may increase your tax liability. Cryptocurrency issuers and other nonfungible tokens are not registered with the SEC, and the bitcoin marketplace is currently unregulated. Bitcoin and other cryptocurrencies are a very speculative investment and involves a high degree of risk.

Every investor's situation is unique and you should consider your investment goals, risk tolerance and time horizon before making any investment. Prior to making an investment decision, please consult with your financial advisor about your individual situation.