

Investment Insights - January 2025



Happy New Year!

We hope that you have been able to enjoy some gifts of time and love with family and friends these past couple of months. The New Year stands before us, like a chapter in a book, waiting to be written. Your team at FCG is honored to assist in writing your family's story of 2025 and beyond.

Important Documents and Tax Dates

Your end of year investment statements are now available online.

As you prepare for tax season, we want to remind you that your tax documents are not available yet, but should be available by late February.

- Required Minimum Distributions calculations will be completed by **January 31**
- Form 1099-R, which reports last year's retirement withdrawals will be

ready by **January 31**

- Form 1099-DIV and 1099-B, which report your capital gains and dividends will be ready by **February 15**

Please let us know if you need assistance locating these documents.

Financial Markets 2025: Onward and upward

Key takeaways as we leave 2024 behind and begin a new year.

- Stocks delivered exceptionally strong returns in 2024 due to a rare “Goldilocks” combination of strong earnings growth plus rising price-earnings ratios.
- 2025 may be less likely to see a repeat of this combination. Instead, stock gains may be more likely to track earnings growth (which continues to look robust).
- One key risk to watch for in the year ahead may be a re-acceleration in inflation, which could occur if the economy re-accelerates.
- Stay the course with a long-term investing strategy

Articles for more insight into the outlook for 2025:

- What's ahead for stocks in 2025 – Fidelity ²
- Long-term perspective on markets and economies – Capital Group ¹

Thank you again for your relationship with us, and we are looking forward to another year of serving you and your family.

Your Team at FCG



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****Values for these investment models reflect their actual performance as reported by Axos Advisor Services as of 12/31/2024. Your specific portfolio holdings and performance may vary based on holding period, intra-year portfolio changes, deposits and withdrawals, holdings outside our models, and portfolio weighting.*

Sources:

- 1 Romo, M. (n.d.). Long Term Perspective on Markets and Economies. Los Angeles; Capital Group.
- 2 Timmer, J. (2024, December 18). What's Ahead for Stocks in 2025. Smithfield; Fidelity.

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