

Resolutions vs. Reality

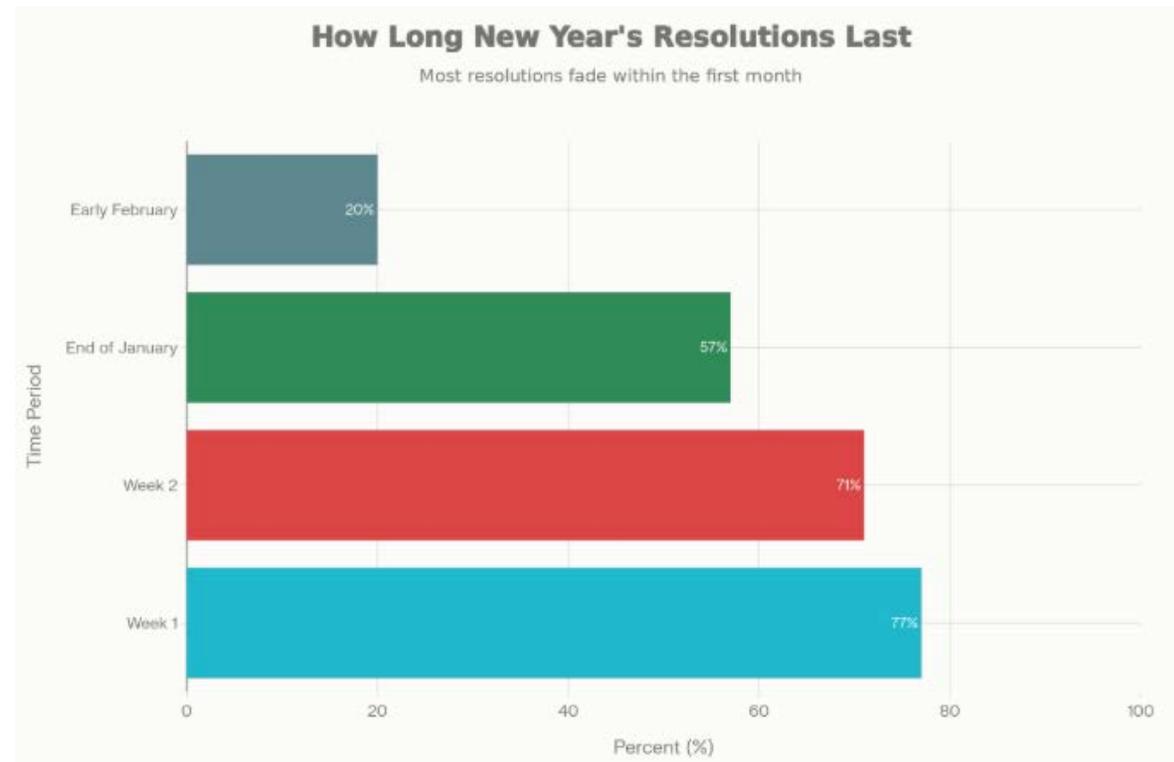
Philip Blancato, Chief Market Strategist, Osaic

Setting the Stage for Success

As the year begins, many people look back at the past 12 months and take stock of what went well, and what did not. For many, that means setting fresh goals for the year ahead. Studies suggest, however, that close to 80% of New Year's resolutions are abandoned by sometime in February, with only around 10% of people achieving their goals by the end of the year.¹

Although only around one-third of Americans say they set a New Year resolution, financial goals are now among the most common resolutions people set for the new year, often ranking just behind health and fitness goals.² Encouragingly, money-related goals can be a bit more durable than some health goals, in part because progress is easier to see in real time. For example, watching cash balances grow or debts shrink on a monthly statement. At the same time, many people still abandon these plans later in the year as old spending patterns creep back in and day-to-day life competes for attention.

For your finances, the key takeaway is that the next few weeks are critical. Building or revisiting an automatic savings plan, tightening a budget, or scheduling a portfolio check-in now can help turn a short-lived resolution into a lasting improvement in your financial plan.



Disclosures

The statements provided herein are based solely on the opinions of the Osaic Research Team and are being provided for general information purposes only. Neither the information nor any opinion expressed constitutes an offer or a solicitation to buy or sell any securities or other financial instruments. Any opinions provided herein should not be relied upon for investment decisions and may differ from those of other departments or divisions of Osaic Wealth, Inc. (“Osaic”) or its affiliates.

Certain information may be based on information received from sources the Osaic Research Team considers reliable; however, the accuracy and completeness of such information cannot be guaranteed. Certain statements contained herein may constitute “projections,” “forecasts” and other “forward-looking statements” which do not reflect actual results and are based primarily upon applying retroactively a hypothetical set of assumptions to certain historical financial information. Any opinions, projections, forecasts and forward-looking statements presented herein reflect the judgment of the Osaic Research Team only as of the date of this document and are subject to change without notice. Osaic has no obligation to provide updates or changes to these opinions, projections, forecasts and forward-looking statements. Osaic is not soliciting or recommending any action based on any information in this document.

Investing involves risk, including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss. In general, the bond market is volatile; bond prices rise when interest rates fall and vice versa. This effect is usually pronounced for longer-term securities. Any fixed-income security sold or redeemed prior to maturity may be subject to a substantial gain or loss. Vehicles that invest in lower-rated debt securities (commonly referred to as junk bonds or high-yield bonds) involve additional risks because of the lower credit quality of the securities in the portfolio. International investing involves special risks not present with U.S. investments due to factors such as increased volatility, currency fluctuation, and differences in auditing and other financial standards. These risks can be accentuated in emerging markets.

Index performance does not reflect the deduction of any fees and expenses, and if deducted, performance would be reduced. Indexes are unmanaged and investors are not able to invest directly into any index. Past performance cannot guarantee future results.

Securities and investment advisory services are offered through the firms: Osaic Wealth, Inc. and Osaic Institutions, Inc., broker-dealers, registered investment advisers, and members of FINRA and SIPC. Securities are offered through Osaic Services, Inc. and Ladenburg Thalmann & Co., broker-dealers and members of FINRA and SIPC. Advisory services are offered through Ladenburg Thalmann Asset Management, Inc., Osaic Advisory Services, LLC. and CW Advisors, LLC., registered investment advisers. Advisory programs offered by Osaic Wealth, Inc. are sponsored by VISION2020 Wealth Management Corp., an affiliated registered investment adviser. 8703471

¹ [How Many People Break New Year Resolutions Before February?](#)

² [New Years Resolutions poll results.pdf](#)