



# ML&R WEALTH MANAGEMENT

## Quarterly Participant Newsletter

Dear Participant,

A copy of the 3rd quarter 2022 participant newsletter, prepared by ML&R Wealth Management, is attached and has been posted on the participant website under Forms & Reports/Plan Information. The first page has links to several articles you may find useful in planning for your retirement and managing your investments. The remainder is a market overview for the 3rd quarter.

### Want more great articles?

- Click [here](#) to sign up for the monthly ML&R Wealth Management newsletter
- Follow us on social media: [Facebook](#) and [LinkedIn](#)

Please reach out to us at any time with questions: [retirement@mlrpc.com](mailto:retirement@mlrpc.com) or (512) 370-3296.

As always, it is our pleasure to serve you.  
ML&R Wealth Management

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### ML&R Spotlight:

Below are links to articles written by our advisors at ML&R Wealth Management.

#### ***[Navigating Turbulent Financial Markets](#)***

A link to our webinar with Apollo D. Lupesco, PHD with Dimensional Fund Advisors

#### ***[How to Navigate a Changing Bond Market](#)***

The stability and less volatile nature of bonds may be changing. **Written by:** [Scott Adair, CFP®, Wealth Management Advisor](#)

#### ***[More Bang for Your Buck: Roth Conversions During Market Declines](#)***

Roth Conversions – what are they and why do they make sense now. **Written by:** [Vanessa McElwrath, CFP®, CPA, Wealth Management Partner](#)

#### ***[Why High Net Worth Families Should Apply for College Financial Aid](#)***

What is the FAFSA and why everyone should complete it. **Written by:** [Rachel Roth, Wealth Management Associate](#)

#### ***[What is this FIRE Movement?](#)***

An overview of the FIRE movement. **Written by:** [Kira Scott, Wealth Management Associate](#)

### Helpful Articles from Around the Web:

Below is a collection of articles that ML&R hopes you find useful in planning for your retirement. The header for each contains a hyperlink to the article.

#### ***[Will Inflation Derail Your Retirement Plan?](#)***

If rising prices have you concerned for your own retirement, consider these five inflation-survival strategies.

#### ***[Roth 401\(k\) vs. Roth IRA](#)***

Three reasons to consider contributing to a Roth 401(k), if available.

#### ***[Over 20% of 401\(k\) plan funds are lost or forgotten—here's how to reclaim yours](#)***

If you're one of the many workers who have quit their jobs at a record-setting rate during the pandemic, you may have forgotten your 401(k) plan along the way.

#### ***[The History of Your Social Security Payments](#)***

Here's how Social Security benefits, taxes and the retirement age have changed over time.

#### ***[Four Ways to Improve the Probability of a Good Retirement](#)***

Individuals are being asked to take on greater responsibility for their own retirement. A great read to make sure you are on track.

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