



From left to right: Gunnar Franke (Client Service Associate), Dotti Graviet (Financial Advisor), A. Charles Forte (Financial Advisor), Bernadette Chavez (Portfolio Associate), Ansel Bodelson (Financial Advisor)

Forte/Graviet Wealth Management Group at Morgan Stanley

The Full Account

1st Quarter
2023



From the Investment Desk

Charles Forte

Children love surprises, as we just experienced over Christmas.

Investors tend to shy away from surprises, another recent experience.

“Expect the unexpected” is advice that could have been taken to heart in January 2022. Perhaps it would have tempered the euphoria investors felt after 2021. But will that caution be appropriate going forward into 2023 or, should investors begin taking advantage of the lower prices available now?

There is no “one size fits all” for investors. Those who remained committed in ’22 may have an opportunity to regain the paper losses they saw and those with new money may have the opportunity to enter at better prices. Basic to both groups is a plan based on defined goals designed not to exceed their personal risk tolerance.

A child’s plan changes from moment to moment; joyously reactive. That is part of the fun of being a child. Adult financial planning needs to be proactive, but also adaptable to the inevitable changes economic cycles follow.

Inflation is the regressive tax that none of us voted for. The Federal Reserve Board has raised interest rates in response and stated they will keep them “higher for longer” until they feel inflation is under control.

We can postulate what other surprises 2023 will bring. Acting responsibly means not placing bets for or against the unexpected, but strategically managing your investment portfolio through market cycles.

There are both simple and rigorous tools for planning. However, like New Year’s resolutions, their execution will determine success or failure. We at Forte/Graviet Wealth Management Group have the knowledge and experience to help you navigate through these challenging financial times.

Planning for Prosperity



Dotti Graviet



With 2023 underway, have you considered financial planning? Did you consider it in 2022? Maybe it’s just one of those things that seems too daunting to begin.

Intuitively, most of us realize that creating long term goals is important. Would you like a comfortable retirement or, maybe education for your children or grandchildren is important?

Perhaps all that’s needed is a place to start. We’ve all heard the expression, “How do you eat an elephant...” Here are a few ideas to help get the process underway:

- A great first step is to determine how much you’re spending each year. Your year-end statement provided by your bank or credit card company is a great resource for this information.

- Set a timeline for your goal. What age would you like to retire? How much longer until the kids/grandkids are off to college?
- How will you fund your goals? Monthly contributions to both retirement and education can be adjusted according to budget and the time available for saving

Our team has comprehensive tools to help provide confidence with financial planning. Our process will help with organizing your goals and accomplishing them.



A Personal Touch



Charles Forte

Over the Summer, Charles had the privilege of hosting 40 patrons of the Aspen-Santa Fe Ballet at his home.

The event featured a spectacular performance by six MOMIX dancers on his back lawn. The backdrop - a vibrant blue sky and the Santa Fe skyline.

Dotti Graviet

Dotti spent the holidays doing what she loves most, "goofing around with the grandkids!"

With each grandkid receiving a new bike from Santa, there was plenty of activity in the Graviet household.



Ansel Bodelson

After a three year-long process, Ansel completed the final stage in his acquisition of Luxembourgish citizenship.

He spent the Thanksgiving holiday with his family in Paris and Luxembourg!

Bernadette Chavez

Bernadette and Joe fulfilled a long-time goal of theirs and purchased a stunning piece of land in Northern New Mexico.

The lot is situated along a river with plenty of fish and towering trees with owls.



Gunnar Franke

Gunnar is proud to be announcing a new addition to the family! At 32 weeks of pregnancy, Gunnar and Belle celebrated the upcoming arrival of their baby girl in Belle's hometown of Sarasota, Florida.

Their little bundle of joy is expected February 11th, 2023.

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