


Spring 2026

Financial planner

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BIG HEADLINES ≠ A CHANGE IN YOUR PLAN

Spring 2026 Newsletter Topics

- *Big Headlines*
- *History of Volatility*
- *Planning opportunities*

To receive our newsletters via email, please contact our office at (925) 254-7766 with your preferred email address.

The first quarter brought a steady stream of attention-grabbing headlines, market swings, geopolitical developments, shifting expectations around interest rates, and rapid changes in technology. These stories can create the impression that something fundamental has shifted in the financial landscape. But for long-term investors, the underlying reality remains far more stable than the news cycle suggests.

Financial markets are designed to react quickly to new information. Headlines often amplify these reactions, making short-term movements feel more dramatic than they truly are. Yet the core principles of long-term investing haven't changed: diversified portfolios are built to absorb periods of uncertainty, and disciplined strategies are meant to carry investors through both calm and volatile environments. A single quarter, no matter how noisy, rarely alters the long-term trajectory of a well-constructed plan.

It's also important to remember that markets have always moved in cycles. Periods of volatility are not only normal, but they are also expected. What matters most is how investors respond. History consistently shows that staying invested, maintaining diversification, and focusing on long-term goals are far more effective than reacting to short-term headlines. While the news may feel urgent, it rarely requires immediate action from investors who are following a thoughtful, goals-based plan.

HISTORY OF VOLITILITY

Market declines can be unsettling, but they are a natural part of investing. History provides helpful perspective: since 1954, market corrections of 10% or more have occurred roughly every 18 months, and declines of 5% have happened about twice a year. Despite these regular pullbacks, markets have delivered positive returns in 53 of the past 72 calendar years. This long record of resilience is a reminder that short-term declines do not define long-term outcomes.

S&P 500 Index (1954-2025)

Size of decline	-5% or more	-10% or more	-15% or more	-20% or more
Average frequency	about twice per year	about once every 18 months	about once every three years	about once every six years
Average length	46	133	247	402
Last occurrence	October 2025	February 2025	February 2025	January 2022

Sources: Capital Group, RIMES, Standard & Poor's. As of 12/31/25. Size of decline thresholds are based on price returns. Average frequency assumes a 50% recovery of lost value. Average length measures the number of days from market high to market low. Last occurrence reflects the month and year the drawdown began.

Volatility has been a defining feature of 2026 so far. Markets have been pulled between optimism and caution as investors digested weakening jobs data, geopolitical conflict in Iran, and the ongoing economic implications of artificial intelligence. These forces created periods of uncertainty, but they also highlighted how quickly conditions can shift. For example, the market pulled back roughly 5% in March, only to recover that dip in early April as the S&P 500 reached new all-time highs. This pattern, short-term declines followed by recoveries, is common throughout market history.

What matters most is the broader trend. Over time, stock markets tend to move higher as economies adapt, businesses innovate, and earnings grow. Even when headlines feel concerning, the long-term drivers of market performance remain intact. Q1 served as a reminder that markets can move sharply in response to news, but those movements are often temporary. Investors who stay focused on long-term prospects, rather than short-term fluctuations, are typically rewarded for their patience. Major life changes, shifting priorities, or new opportunities can all influence your financial plan. A quick goal check-in helps keep everything moving in the right direction.

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As always, we encourage investing with your goals in mind, keeping a reserve for emergency needs.

We are available for in person, phone or zoom reviews. Give the office a ring and we can discuss your investing goals and needs.

Retirement Planning

Long Term Care Planning

Insurance

Corporate Qualified and Non-Qualified Retirement Plans -401(k)-

Educational Funding -529 Plans-

Charitable Planning

Estate Planning

PLANNING OPPORTUNITIES

With the first quarter behind us, this is a natural moment to revisit a few simple planning items that can strengthen your financial picture for the rest of 2026.

Review liquidity and cash reserves

Higher yields mean cash and fixed income are more productive than they've been in years. Ensuring the right amount is set aside — not too much, not too little — can improve both flexibility when you need cash in volatile markets and returns.

Confirm beneficiaries and estate documents

Life changes quickly. A brief review ensures everything still reflects your current wishes and is reflective of your current situation. If we ask you about your beneficiaries please know it is because we have your best interest in mind.

Touch base before major life or business decisions

Whether you're considering a move, a business transition, or a large purchase, we're here to help you think through the financial implications. Our role is to help you feel secure in your financial decision making. We love having a conversation about how your money can best serve you.

Reaffirm long-term goals

Your investment portfolio is built around your goals and risk tolerance. As things change for you, a short conversation can provide clarity for both us and you providing confidence as you look ahead to the rest of the year.

Content courtesy of

- Capital Group. *Insights*. Capital Group https://www.capitalgroup.com/advisor/insights.html
- Dimensional Fund Advisors. *Insights*. Dimensional Fund Advisors https://www.dimensional.com/us-en/insights

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