



Fall 2026

Financial planner

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QUICK OFFICE UPDATES

We wanted to let you know that Dan will be out of office November 27th-December 14th. If you have needs during this time, please know that Alex and the Team will still be available.

Additionally, we had Angie Green start as our office assistant in early October, she is coming up to speed fast. If you call and she answers, don't hesitate to introduce yourself to her! We know that Angie delivers the excellent client service you already know and expect.

MARKET VOLATILITY

Big headlines seem to be the norm these days. The breadth of headlines; spy craft, FAA outages, IPO's, interest rates, and much more can make even the most steadfast investor wonder if something has fundamentally shifted in the economy. It hasn't. Volatility is expected and it is essential to resist the urge to do something trying to time the market. If something in your financial life fundamentally changes or may soon, retirement, new job, new house, or new spending needs, please reach out so we can adjust your plan.

Fall 2026 Newsletter Topics

- *Office Updates*
- *Market Volatility*
- *Current Interest Rates*
- *Midterm Election*

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

Market downturns happen frequently but don't last forever

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 days	133 days	247 days	402 days

 See disclaimer on final page

WHAT DO CURRENT INTEREST RATES MEAN FOR ME?

Yes – you have heard a lot about interest rates, the Federal Reserve rose their target interest rate in September, and they are expected to do so again in December. Additionally, long term US Treasuries have seen yields climb into the 5% (10 Year) and 5.5% (30 year) range. We break down what this might mean for you below.

Young Adults (Building Financial Foundations)

Challenge: Higher borrowing costs make it more expensive to carry credit card balances (not recommended), finance a vehicle, or purchase a first home, creating additional hurdles when starting out.

Opportunity: Higher yields on savings accounts, money markets, and CDs reward disciplined saving and make it easier to build an emergency fund.

Sample mortgage rate change for a $700K home with 20% down

	3.5% Mortgage Rate	7.5% Mortgage	Difference / Impact
Monthly Payment	$2,514	$3,915	+$1,400 / month
Total Interest Paid	$345,274	$849,616	+$504,342 total
Lifetime Cost of Loan	$905,274	$1,409,616	+$504,342 total

Mid-Career Families (Balancing Growth and Expenses)

Challenge: Elevated mortgage rates and borrowing costs can make moving, upgrading homes, refinancing, or managing variable-rate debt more costly.

Opportunity: Higher interest rates improve returns on cash reserves and fixed-income investments, providing stronger income opportunities within a diversified portfolio.

Pre-Retirees & Retirees (Generating Income and Preserving Wealth)

Challenge: Higher rates can reduce the value of existing bond holdings and may discourage downsizing when reluctant to give up a historically low mortgage rate.

Opportunity: CDs, money market funds, annuities, and newly issued bonds generally offer more attractive income potential than they did during the low-rate environment of the previous decade.

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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)-

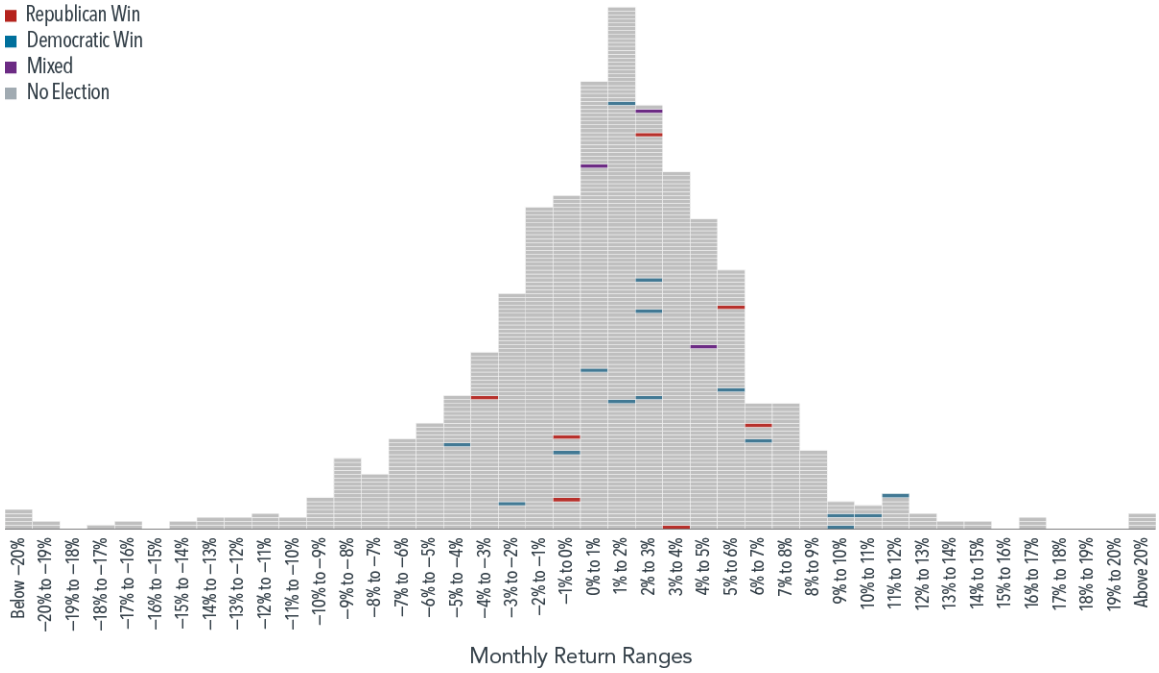
Educational Funding -529 Plans-

Charitable Planning

Estate Planning

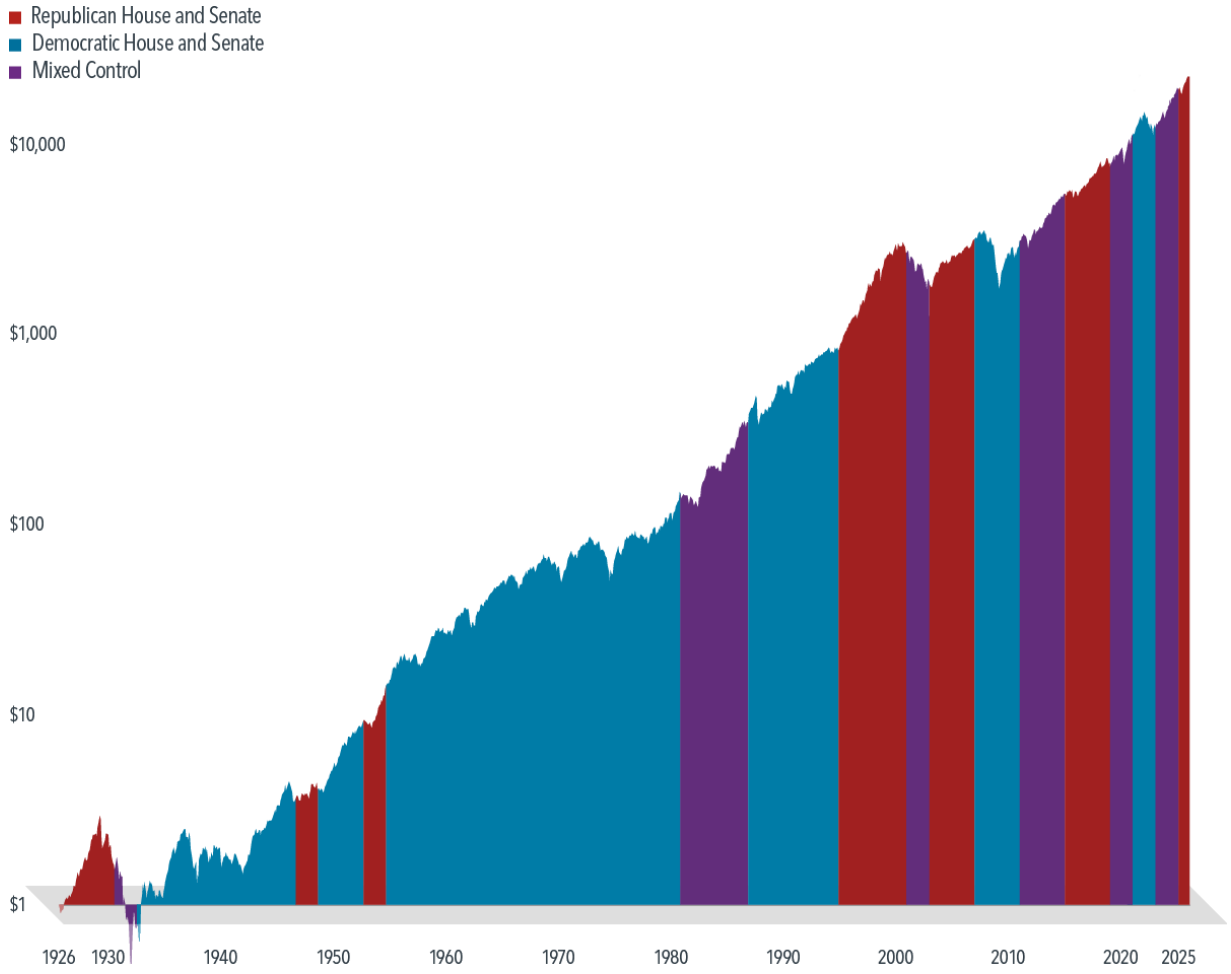
MIDTERM ELECTIONS

We would caution investors against making short-term changes to a long-term plan to try to profit or avoid losses from changes in the political winds. For context, it is helpful to think of markets as a powerful information-processing machine. The combined impact of millions of investors placing billions of dollars' worth of trades each day results in market prices that incorporate the aggregate expectations of those investors. This makes outguessing market prices consistently very difficult. While surprises can and do happen in elections, the surprises don't always lead to clear-cut outcomes for investors.



The frequency of monthly returns (expressed in 1% increments) for the S&P 500 Index from January 1926–December 2025. Each horizontal dash represents one month, and each vertical bar shows the cumulative number of months for which returns were within a given 1% range. The blue and red horizontal lines represent months during which a midterm election was held, with red meaning Republicans won or maintained majorities in both chambers of Congress, and blue representing the same for Democrats. Purple boxes indicate mixed control; grey lines are non-election months.

The 2016 presidential election serves as an example of this. There were a variety of opinions about how the election would impact markets, but many articles at the time posited that stocks would fall if Trump were elected. The day following President Trump's win, however, the S&P 500 Index closed 1.1% higher. So even if an investor would have correctly predicted the election outcome (which was not apparent in pre-election polling), there is no guarantee that they would have predicted the correct directional move, especially given the narrative at the time.



While it can be easy to get distracted by month-to-month or even one-year returns, what really matters for long-term investors is how their wealth grows over longer periods of time. The chart below shows the hypothetical growth of wealth for an investor who put $1 in the S&P 500 Index in January 1926. Both parties have periods of significant growth and significant declines during their time of majority rule. Markets have historically continued to provide returns over the long run irrespective of which party is in power.

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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