

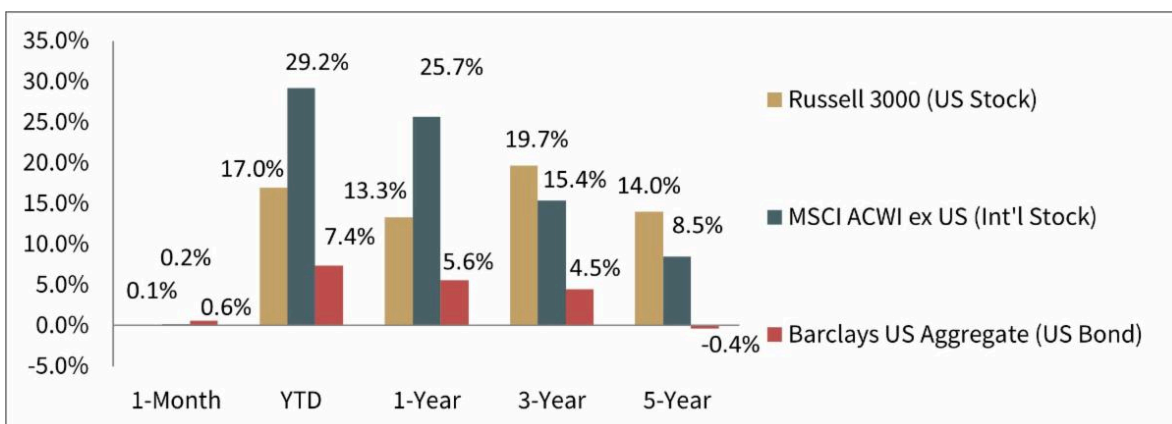
Your Journey Towards Financial Independence Begins Here

GWM Monthly Minute - December 2025

Economic and Market Update

- As we close out 2025, markets have delivered another year of meaningful growth - despite early bouts of volatility. For the year, US Stocks (Russell 3000) are up 17.0% and Developed International Stocks (MSCI ACWI ex-US) are up 29.2%. The Total US Bond market (Bloomberg Agg. Bond) is up 7.4%.
- Markets are positive across the board this year supported by a more stabilized trade landscape, solid and sturdy corporate earnings, resilient consumer spending, and steady central bank policy.
- Heading into 2026, markets are likely to remain sensitive to future economic data points, monetary policy decisions, and geopolitical developments. Recent inflation benchmarks have been encouraging and coming in cooler than anticipated.
- Last week the Fed announced a benchmark interest rate cut of 25 basis points, cutting to 3.5% - 3.75%. This marks the 3rd consecutive rate cut in 2025. Fed Chairman Powell commented on taking a "wait-and-see" approach to future rate cuts and would be comfortable pausing cuts if justified. While there is a higher likelihood of additional cuts in 2026 versus increases, the Fed has outwardly committed to data dependency and flexibility to be responsive to the evolving economy.
- Fed rate cuts have shifted focus from inflation control toward sustaining economic stability.

Market Index Performance - as of November 30, 2025



Strategy Corner - Financial Resolutions for 2026

As the calendar year draws to a close, now is a great time to reflect on goals achieved and build a vision for priorities going forward. As clients prepare for the new year, we share 10 financial resolutions that are achievable and important for the year ahead:

- Review your risk appetite for investments and work with our team to optimize portfolios accordingly.
- Identify areas to consolidate financial profile and accounts.
- Create an estate plan or review the plan already in place to assure it aligns with your intentions at this point in life.
- Review tax strategies - working with a qualified CPA provides great value for complex tax dynamics.
- Maximize retirement plan contributions.
- Create a 2026 gifting plan - charitable and family.
- Prioritize your debt - pay-down high interest debt balances.
- Create a plan of action for future important goals.
- Emphasize health - live a healthy lifestyle and be proactive on preventative care.
- Protect your accounts - review bills, statements, and unauthorized activity diligently. Consider a trusted contact.

Our firm looks forward to meaningful conversations and continued partnership in achieving these goals.

What We're Reading

What to do if
Retirement Isn't
Your Only Goal -
Schwab

Good Debt vs.
Bad Debt -
Schwab

Macro Outlook
for 2026 -
Capital Group



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Get In Touch

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