



Financialfreedom™

WEALTH MANAGEMENT GROUP, LLC



QUARTERLY UPDATE WINTER 2026

Now is the time to protect and strengthen your financial foundation.

Winter is a season of reflection, resilience, and preparation. While the world slows down, it is the perfect time to focus on what truly matters and ensure your financial plans are built to weather any season. Just as a strong foundation supports a home through winter storms, thoughtful planning helps safeguard your wealth through market shifts and life changes.

Are your investments structured to provide stability and opportunity? Do your strategies reflect both your current needs and long-term goals? A well-prepared plan today can bring confidence and clarity for the years ahead. Before spring arrives, let us take the time to reinforce your financial foundation, stay intentional, and move forward with purpose toward lasting financial freedom.

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Congratulations
DJ and Pati!

Celebrating 25 Years!

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Cruise With Us
to Alaska!

CONGRATULATIONS!



We are thrilled to announce that DJ Wright has been promoted to Vice President of Investment Management!

For over 10 years, DJ has served our company and clients in an exemplary manner and he is well deserving of this new role. He will continue to delight clients as their financial advisor and enhance the overall investment experience.

Congratulations to Pati for Her Retirement!

For the past 14 years, Pati Lonergan has been an integral part of our team and a trusted presence for our clients. Her dedication, care, and commitment have helped shape meaningful relationships that we know many of you value deeply. While she will be greatly missed around the office, we are excited for her retirement future.



MARKET UPDATE

As we move into 2026, markets continue to reflect a period of steady economic activity, evolving monetary policy, and ongoing technological investment. While market headlines shifted throughout the fourth quarter of last year, the overall theme remained consistent: investors responded to solid economic data, expectations around interest rates, and continued enthusiasm for innovation, particularly in artificial intelligence.

Market Overview

U.S. equities finished the fourth quarter modestly higher, capping another strong year. The S&P 500 reached new highs during the quarter and ended 2025 with a gain of nearly 18%, extending a three-year stretch of positive returns. Corporate earnings generally met expectations, economic growth remained stable, and interest rate policy moved in a direction markets anticipated.

US Equity Indexes	Q4 Return	2025 Return
S&P 500	2.66%	17.88%
DJ Industrial Average	4.03%	14.92%
NASDAQ 100	2.47%	21.02%
S&P MidCap 400	1.64%	7.50%
Russell 2000	2.19%	12.81%

Source: YCharts

Equity Performance Highlights

All major U.S. equity indexes posted positive returns in the fourth quarter and for the full year. The Dow Jones Industrial Average led during the quarter, supported by strength in financial and industrial companies. Over the full year, technology-heavy indexes such as the Nasdaq delivered the strongest results, reflecting continued investment in innovation and productivity-focused businesses.



CELEBRATING 25 YEARS!

As we celebrate 25 years in business, Financial Freedom Wealth Management Group is grateful for the trust our clients have placed in us.

Serving financial lives with care, purpose, and thoughtful guidance has been our privilege, and we look ahead to the many years still to come.

All major U.S. equity indexes posted positive returns in the fourth quarter.

Large-cap stocks outperformed smaller companies during both the quarter and the year, largely due to their exposure to technology and global revenue streams. That said, small-cap stocks still produced solid gains, aided by easing interest rate pressure and steady domestic growth.

From an investment style perspective, value-oriented companies performed better than growth during the fourth quarter, while growth companies led on a full-year basis.

Sector performance was broadly positive. Eight of the eleven S&P 500 sectors finished the fourth quarter higher, and all sectors ended 2025 with gains. Healthcare was the strongest sector in the fourth quarter, while technology and communication services led for the full year.

International Markets

International equities outperformed U.S. markets in the fourth quarter and for the full year. Both developed and emerging markets benefited from stable global growth and expectations for interest rate adjustments abroad. Emerging markets slightly led on a full-year basis, supported by improving financial conditions and resilient economic activity in key regions.

Commodities and Real Assets

Commodity performance was mixed during the quarter and year. Gold delivered strong gains, benefiting from currency movements, ongoing global uncertainty, and continued demand as a long-term store of

value. Oil prices declined during the fourth quarter and finished the year lower, reflecting supply dynamics and changing demand expectations.

Fixed Income Markets

Bond markets contributed positively in 2025. The broad U.S. bond market posted gains during the fourth quarter, rounding out a solid year for fixed income investors. Longer-duration bonds outperformed shorter-term bonds, as inflation readings remained manageable and confidence in economic stability improved.

Corporate bonds performed well across quality levels, with higher-yield bonds delivering slightly stronger results amid steady growth and improving credit conditions. Municipal bonds and mortgage-backed securities also provided meaningful contributions to diversified portfolios.

Interest rates are lower than they were a year ago, easing financial conditions for households and businesses.

2026 Outlook

As markets enter the new year, they do so following a strong multi-year run. Economic indicators related to consumer spending, employment, and business investment remain supportive, providing a foundation for continued growth. Interest rates are lower than they were a year ago, easing financial conditions for households and businesses.

Artificial intelligence remains a major area of long-term investment,

with large companies continuing to commit significant resources to infrastructure and development. While expectations may evolve over time, innovation remains an important driver of productivity and earnings growth.

At the same time, markets are always influenced by a wide range of variables. Economic conditions, monetary policy decisions, and global developments will continue to shape market outcomes. As always, diversification and disciplined planning remain essential tools for navigating both opportunity and uncertainty.

Our Approach

Rather than attempting to predict short-term market movements, we remain focused on long-term objectives. As a client, your portfolio is built to align with your personal goals and risk levels, with diversification designed to help manage periods of volatility.

Market cycles will continue to evolve, but a well-structured plan allows you to participate in growth while remaining resilient during changing conditions. We remain committed to monitoring developments closely and adjusting thoughtfully when appropriate.

We value the opportunity to work with you and encourage you to contact us any time with questions or to schedule a financial checkup.

CRUISE WITH US TO ALASKA!

WE'RE INVITING YOU TO JOIN US ON AN 8-DAY ALASKAN CRUISE!

From towering mountains to sparkling, glacier-filled waters, Alaska is a destination that will take your breath away. Cruise through awe-inspiring landscapes, watch ice calving in pristine fjords, and get up close to incredible wildlife. Feel the thrill of adventure while connecting with the untouched wilderness and soak in the peace and power of this majestic region. With Princess Cruises, every moment in the Last Frontier is unforgettable – **your ultimate Alaskan adventure awaits!**

ALASKA INSIDE PASSAGE

August 22nd to 29th, 2026

Complete your booking here:
financialfreedomwmg.com/events

Or scan the QR code



Complimentary Consultation!

If you are not a client with us yet, we would like to offer you a one-hour, complimentary, private consultation with one of our Financial Advisors. To schedule, please call us at 458.777.4458 and someone from our team will be happy to assist you!

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

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