



February Checkpoint

Oh, February. The shortest month of the year, yet it can sometimes feel so long. Unless you're a snowbird enjoying sunny days in Florida, February's chill can seem to drag on for an eternity. Still, with one full month of the new year under our belts, February can also be a good opportunity to cozy up and check in on how things are progressing, and whether any changes need to be made. Read on for some ideas on how to do just that, and don't forget to check out our new sections on page 2 for something a little different.

Advisory Brew Now Meeting Monthly!



Due to popular demand, we're excited to announce that our Advisory Brew Coffee Club will now be meeting monthly in both Tomahawk and Marquette.

We know our clients and community rely on this face-to-face time to ask questions and check in with a trusted financial source, and we're excited to be able to offer this time to the community each month.

Our next Tomahawk meeting will be on February 19th at What's Brewin' at 9:30CT. Our Marquette team will meet at Doncker's on February 26th at 9:30ET. We can't wait to see you there!

February Market Update

Markets continue to balance solid economic momentum with growing signs of moderation beneath the surface. While equity markets have pushed to new highs and economic growth remains positive, investor sentiment is increasingly shaped by inflation trends, interest-rate policy, and uneven economic conditions across households and sectors.

Economic Backdrop

- U.S. economic growth remains resilient, though several indicators suggest a gradual cooling rather than acceleration.
- Consumer confidence has weakened, reflecting ongoing pressure from higher prices and interest rates.
- The labor market continues to add jobs, but hiring activity has slowed compared to prior years.
- Inflation remains above the Federal Reserve's long-term target, though recent data suggests gradual improvement rather than a renewed surge.

Interest Rates & Monetary Policy

- The Federal Reserve has kept interest rates unchanged, signaling a data-dependent approach rather than a clear pivot toward cuts.
- Markets continue to debate the timing and pace of potential rate reductions later in the year.
- Bond yields remain elevated relative to recent history, offering more attractive income opportunities but also contributing to market volatility.

Market Performance & Investment Landscape

- U.S. equity markets reached new highs, with performance broadening beyond a small group of large technology stocks.
- Volatility remains present, driven by policy uncertainty, geopolitical headlines, and shifting rate expectations.
- Fixed income markets have stabilized, though price sensitivity to inflation and Fed policy remains elevated.
- Globally, economic growth is expected to remain moderate, with policy uncertainty and trade dynamics acting as ongoing risks.



New!

Client Question of the Month

Enough of the recipes - we want to know what you, our WSG clients & friends, would like to hear from us. You have questions, and we have answers. Next month, we will answer one of the below questions. Cast your vote on Facebook to let us know which question you want us to respond to.

Which question do you want answered?

- A) Why have gold and silver been performing so well?
- B) What is the cutoff date for contributing to an IRA for 2025?
- C) What are the new contribution limits for 2026?
- D) What are the new Trump investment accounts?

Important February Dates & Deadlines

2/1 Health Insurance coverage starts for those who enrolled in new coverage or changed plans at the end of the year

2/2 Certain 1099 forms are due to be sent

2/8 Super Bowl LX

2/16 Presidents Day; WSG and many other financial institutions will be closed for this federal holiday

2/16 Reclaim exemption from withholding by this date



February Financial To-Do List

February may be short, but it is a great opportunity to build momentum for the year ahead. Taking care of a few key financial tasks now can make everything feel more manageable later.

• Gather tax documents

Many tax forms arrive in February, including W-2s, 1099s, and investment statements. Getting them organized early can make tax season smoother and help you feel more in control.

• Review January spending

With one full month behind you, February is the perfect time to check how your budget is holding up. Look for any surprises and make small tweaks before habits have time to settle in.

• Check retirement contributions

If your income has changed or you received a bonus, consider adjusting your 401k or IRA contributions. Even small increases made early in the year can add up over time.

• Review beneficiaries

Take a quick look and confirm that the beneficiaries listed on life insurance policies and retirement accounts are up to date.

• Revisit financial goals

Check in on the goals you set in January, whether that means saving more, paying down debt, or investing consistently. A brief review now can help keep you motivated.

A little attention in February can go a long way. These simple check-ins help create confidence, reduce stress, and keep your financial plan moving in the right direction as the year unfolds.

Final Thoughts

Feel a little better after doing this check in? We do, too. Now, get out there and enjoy the snow. Or, if the windchill is still subzero, maybe curl up by the fire and enjoy a good book. And don't worry, February will be over soon. If you have any questions or concerns about where you stand financially, reach out to our team and schedule a check-in. WSG has got your back. *If you have received a hard copy of this Newsletter and would like to subscribe, please go to the Resources tab on our website at www.wsginvest.com.*