WSG Monthly Newsletter

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WEALTH STRATEGY GROUP

On the March Toward Spring

March can be quite an unpredictable month. Sometimes, we're blessed with an early spring (and an early return of tick season - remember to buy those tick collars, people!). This year, we are still firmly in the grasp of winter's icy chill, and seeing the "First Day of Spring" reminder on the calendar can feel like a cruel cosmic joke. No matter what lies ahead this month, though, March is a great opportunity to start your spring cleaning, and your closets aren't the only thing that needs clearing out. Your finances can also use a good dusting off this time of year, and in our newsletter this month, we'll show you exactly how to do that!

Advisory Brew Coffee Club Spring Hiatus

We have so enjoyed connecting with our communities and answering your questions at our Advisory Brew Coffee Club, but we will be taking a 2 month Spring Break as many of our clients, team members, and friends will be traveling.

Our Advisory Brew Coffee Club will resume in May. We can't wait to see you there!

March Market Update

As we move through the first quarter of 2026, financial markets continue to navigate a landscape shaped by moderating inflation, stable economic growth, and evolving geopolitical dynamics.

Inflation:
Inflation has continued its gradual decline from the elevated levels of the past two years. While price pressures remain slightly above the Federal Reserve's long-term 2% target, the overall trend has been constructive. Progress has been uneven month to month, but broad measures indicate that inflation is no longer accelerating and is moving in a more sustainable direction.

Federal Reserve Policy:
The Federal Reserve remains in a data-dependent posture. With inflation moderating but not fully contained, policymakers have signaled patience regarding interest rate adjustments. Markets are actively recalibrating expectations around the timing and pace of potential rate cuts later this year. Bond yields remain elevated relative to the past decade, creating more balanced opportunities between equities and fixed income.

Labor Market:
The labor market continues to demonstrate resilience. While hiring has slowed compared to prior peaks and wage growth has moderated, unemployment remains relatively low. A steady employment backdrop continues to support household income and overall economic stability, even as companies adopt a more measured approach to expansion.

Market Performance & Valuations:
Equity markets have delivered mixed but generally positive returns to start the year, with performance varying across sectors. Areas tied to long-term structural themes—such as technology and healthcare—have shown relative strength, while more interest-rate-sensitive sectors have been uneven. Valuations remain above long-term historical averages, suggesting that earnings growth and disciplined portfolio construction are increasingly important drivers of forward returns.

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Client Question of the Month **New!**

What are the new Trump investment accounts?

Trump Accounts are a new type of tax-advantaged investment account for U.S. children under age 18. Any children born in calendar years 2025 through 2028 will also be eligible for a one-time $1,000 contribution to the account from the federal government. Parents can elect to open the account and opt in for the one-time contribution by filing Form 4547 when filing taxes. The accounts are launching July 5th, 2026, with more details coming out soon. The accounts are intended to promote financial literacy and retirement wellness for the next generation. Please note that information regarding Section 530A (Trump) accounts is still evolving and is not final. To ensure you receive the most updated information, please refer to IRS.gov or Trumpaccounts.gov

Important March Dates & Deadlines

3/08 Daylight Savings Time begins

3/13 Bureau of Economic Analysis releases Q4 2025 GDP (second estimate) and January personal income data

3/15 Final day to spend 2025 Flexible Spending Account funds from employers

3/16 Standard deadline for S-Corp and partnership tax returns

3/17 St. Patrick's Day

3/18-3/19 Federal Open Market Committee (FOMC) meeting

3/31 Medicare Advantage Open Enrollment Period ends

3/31 Q1 comes to a close

Cleaning Up Financial Habits for Long Term Stewardship

Spring offers an opportunity not just to clean up your surroundings, but also to thoughtfully evaluate the financial habits that shape long term wealth. For those who have built meaningful assets, disciplined habits remain essential to preserving and enhancing that success.

• **Be intentional with discretionary spending**
Lifestyle creep can quietly expand over time. Periodically reassessing major recurring expenses such as travel, memberships, or luxury services ensures spending remains aligned with your values and long term priorities.

• **Manage debt strategically**
Even when liquidity is strong, high interest or inefficient debt can erode returns. Reviewing outstanding balances and refinancing where appropriate can improve overall efficiency.

• **Automate and optimize savings**
Maximize retirement plan contributions, consider Roth strategies where appropriate, and review systematic investment contributions. Automation reinforces discipline while keeping your broader strategy on track.

• **Continue to frequently review portfolio alignment**
Market performance and changing objectives may shift asset allocation. A proactive review, especially before busy summer plans come into play, helps ensure your portfolio reflects your current goals, income needs, and risk tolerance.

• **Strengthen cash reserves**
Maintaining adequate liquidity for opportunities or unexpected expenses reduces the need to disrupt long term investments during market volatility.

Refining financial habits is often less about correction and more about optimization. Thoughtful adjustments can enhance tax efficiency, strengthen legacy planning, and position your wealth to support both current lifestyle and future generations with confidence.

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