



Fall Into Focus

Fall is here, bringing cooler days, changing leaves, and a natural opportunity to slow down and refocus. With the final months of 2026 ahead, October is a great time to take a closer look at your financial picture and make sure your plans still align with your goals.

In this month's edition, we'll take a look at what's happening in the markets, answer another common retirement and investing question, and highlight a few financial areas worth focusing on before year-end. A little attention now can help you head into the new year feeling organized and prepared.

Did You Know? - The WSG Approach

At WSG, our services are designed to support your financial journey - from navigating today's markets and planning for retirement to building the legacy you want to leave behind.

INVEST - Navigate challenging markets with our **PRO portfolio**.

PLAN - Pursue your financial dreams with **Route2Retire**.

PROSPER - Achieve your legacy with **WSG360**.

Invest. Plan. Prosper.
Three distinct services working together to help you invest with purpose, plan for the future, and build a lasting legacy.

October Market Update

As we head into the final quarter of 2026, investors are balancing persistent inflation, a resilient labor market, higher interest rates, and continued uncertainty about the economic outlook.

Inflation:

Inflation remains above the Federal Reserve's 2% goal. Consumer prices rose 0.4% in August and 3.4% from a year earlier, with higher gasoline prices contributing significantly to the monthly increase.

Federal Reserve Policy:

At its September meeting, the Federal Reserve raised its target interest rate by 0.25% to a range of 3.75%-4.00%, its first rate increase since 2023. Fed officials cited continued elevated inflation while noting that economic activity remains solid.

Labor Market

The labor market showed improvement in August, adding 162,000 jobs while unemployment remained unchanged at 4.1%. While hiring has been uneven in recent months, employment conditions continue to provide support for consumer spending and broader economy.

Markets & Valuations:

Equity markets continue to navigate a mix of solid economic activity and higher interest rates. With valuations elevated in parts of the market, investors may see periods of volatility as markets adjust to changing expectations for inflation, interest rates, and corporate earnings.

Bond Market:

Higher interest rates continue to create opportunities for income-focused investors, even as changing rate expectations can cause bond prices to fluctuate. The Fed's September rate increase reinforces the importance of balancing income opportunities with interest-rate risk.

Outlook:

Looking ahead, markets will remain focused on inflation, employment, corporate earnings, and the Federal Reserve's next steps. Rather than trying to predict short term market movements, we continue to believe investors are best served by staying diversified, disciplined, and focused on their long-term financial plan.

Retirement and Investing Q&A

How do I know if I'm actually on track for retirement?

There isn't one retirement savings number that works for everyone. Your retirement age, lifestyle, expected expenses, Social Security benefits, savings, investments, and other income sources all play a role. A personalized financial plan can help you see where you stand today and whether adjustments may be needed to reach your goals.

Your Fall Financial Focus

Take a few minutes to ask yourself:

- *Have my goals changed this year?*
- *Does my investment strategy still fit me?*
- *Are my beneficiaries current?*
- *Are there year-end tax opportunities to consider?*
- *What are my top financial priorities for 2027?*
- *Are there planning opportunities I should consider for 2027?*
- *Do I have enough set aside for unexpected expenses?*
- *Have any major life changes affected my financial plan?*

You don't have to tackle everything at once. Start by focusing on what matters most.

Tune Out the Noise: Focus on What You Can Control

Markets, interest rates, elections, economic forecasts, and financial headlines can create plenty of noise for investors. While these things may influence markets in the short term, most are outside of our control. What we *can* control are the decisions we make along the way.

Your Savings

Markets will rise and fall, but consistently saving toward your goals is something that you can control. Building good habits over time can be more important than trying to find the "perfect" time to invest.

Your Investment Strategy

You can't control what the market does tomorrow, but you can control how your portfolio is positioned. Maintaining an investment strategy that reflects your goals, timeline, and comfort risk can help you stay grounded when markets become uncertain.

Your Reactions

Market headlines can make it tempting to act quickly. Sometimes, however, the best decision is to stick with the plan you've already created rather than reacting to short-term events.

Your Financial Plan

Life changes, and your financial plan should evolve with it. Reviewing your goals regularly can help ensure your strategy continues to reflect what's most important to you.

Keep Your Focus

There will always be something happening in the markets or economy that captures attention. The challenge is separating what's interesting from what's actually important to your financial future.

This fall, instead of trying to predict what comes next, **focus on the things you can control: your goals, your savings, your strategy, and the decisions you make along the way.**



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