WSG Monthly Newsletter

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WEALTH STRATEGY GROUP

Welcome to December!

As we close out the year, this season offers a great opportunity to pause, reflect, and make sure your financial goals are on track. Whether you're preparing for the holidays or setting intentions for the new year, we're here with timely insights and simple tools to help you finish 2025 with clarity and confidence. *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*.

Coming Up!

Holiday Open House

Marquette
Thursday, December 4
3:00-6:00pm ET

Join us for good food, drinks and conversation!!

Hunters, don't forget -

WSG's Inaugural Buck Competition is still going!

We have extended the deadline for submissions to **December 7, 2025 at 11:59pm.** Email brautiola@wsginvest.com or text (906) 228-3696 to enter. Winners will be announced the week of December 8th.

May the best buck win!

Market Update: December Check-In

As we enter the final month of the year, markets remain active and somewhat unpredictable, but with meaningful opportunities emerging. Many of the themes that shaped the fall are still in focus, and investors now have a clearer view of what 2026 may bring.

What's Happening in the Markets

• **The Federal Reserve remains cautious**, balancing sticky inflation with a softening labor market. While no immediate policy shifts are expected, the path forward will depend heavily on incoming data, and markets remain sensitive to any change in rate expectations.

• **Inflation continues to ease gradually.** Headline inflation is down from prior peaks, month-over-month readings are stable, and short-term consumer inflation expectations have improved, but overall levels remain above the Fed's 2% target.

• **The job market is cooling but still resilient**, with hiring slowing and wage growth moderating, yet overall employment remains strong enough to support consumer spending heading into year-end.

• **Equity markets are mixed but constructive.** High valuations persist, but sectors tied to long-term themes like technology, AI-related industries, healthcare, and services continue to show relative strength, while more rate-sensitive areas such as real estate and utilities remain uneven.

What This Means for Investors

As we move toward year-end, the U.S. economy and financial markets are navigating a nuanced environment. Inflation has moderated but remains stubborn, and the labor market is showing signs of deceleration. Equity valuations are elevated and leave less room for error, meaning selective, disciplined positioning is increasingly important. At the same time, technology/AI and geopolitical developments continue to influence the investment landscape and represent both opportunities and risks.

Smart Moves for December

• Review your portfolio allocation to ensure it still matches your goals.
• Take advantage of year-end planning opportunities such as tax-loss harvesting or retirement contributions.
• Avoid getting caught up in "holiday headline" market noise.
• Reach out if you want to walk through your year-end financial picture together.

Staff’s Choice Recipe

Nicole’s Sugar Cookies

Ingredients:

-3/4 cup shortening (part butter or margarine)
-1 cup sugar
-2 eggs
-1/2 tsp. lemon flavoring or 1 tsp. vanilla
-2 ½ cups Gold Medal Flour
-1 tsp. baking powder
-1 tsp. salt

Instructions:

Mix shortening, sugar, eggs, and flavoring thoroughly. Measure flour by dipping method or by sifting. Stir flour, baking powder, and salt together; blend flour mixture into sugar mixture. Chill at least 1 hour.

Heat oven to 400 degrees. Roll dough 1/8” thick on lightly floured board. Cut using a 3” cookie cutter. Place on ungreased baking sheet. Bake 6 to 8 minutes, or until cookies are a delicate golden color. *Makes about 4 dozen cookies.*

Holiday Trivia

The first person to call or email with the correct answers wins WSG swag!

1). What plant is known as the “Christmas Flower?”

2). Which reindeer shares a name with a famous Valentine’s mascot?

3). What is the most popular Christmas cookie flavor?

4). What traditional drink is also Known as “milk punch?”

5). Which popular Christmas song was originally written for Thanksgiving?

November Edition Answers:
1). 1789, 2). Philadelphia,
3). 46 million, 4). True

Simple Holiday Spending Budget Tool

The holidays can get expensive fast, but a simple plan can help keep spending joyful – not stressful. Use this quick budgeting tool to stay on track while still enjoying the season.

1. Set a Total Budget

One number for all holiday spending:
$_____

2. Divide It into Three Categories

• Gifts – 60%
• Travel/Events – 25%
• Food & Extras – 15%

3. Make a Top 5 Gift List

List your five priority gifts and set a spending cap for each.

4. Use the 24-Hour Rule

Wait 24 hours before any unplanned purchase over $40.

5. Do a Mid-Month Check

Ask: *“How much of my budget is left?”* Adjust if needed.

Final Thoughts

As we close out the year, we want to thank you for being part of the WSG community. Whether you’re celebrating with family, traveling, or simply slowing down, we hope this season brings you peace and joy. Remember, WSG is always here if want to talk through your plan before 2026 begins. We look forward to helping you make 2026 a year of growth, intention, and financial well-being.

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