Financialfreedom
WEALTH MANAGEMENT GROUP, LLC



QUARTERLY UPDATE
FALL 2026

This fall, gather what you've grown and plan for what's next.

Fall is a season of harvest and preparation. As the leaves change and the year begins to wind down, it is the right moment to look at what your financial plan has produced and make sure it is ready for the months ahead. The last few weeks of the year carry real planning opportunities, and many of them close on December 31st.

Have you reviewed your required minimum distributions? Is there room to give charitably in a way that also supports your tax picture? Are your benefits elections and beneficiaries still aligned with your life today? A focused year-end review can help you finish 2026 with clarity and step into the new year with confidence. Reach out to schedule your review before the holidays fill your calendar.

2 — Owner Tax Strategy Webinar
Meet our New Team Members

2-3 — Market Update
Q3 2026 Recap & Q4 Outlook
Higher Rates & the Midterms

4 — 5 Things to Do Before December 31st

SAVE YOUR SPOT!



Live Webinar

OWNER TAX STRATEGY WEBINAR

Keeping More of What Your Business Earns

November 11th | 12PM

RSVP Here

Presented by:
Haley Patton
Financial Advisor & Tax Consultant

www.financialfreedomwmg.com/events

MEET OUR NEW TEAM MEMBERS



Chad Wright *Financial Advisor*

As a Financial Advisor, Chad is dedicated to helping individuals and families achieve financial clarity, confidence, and long-term success. With over 25 years of experience in the financial services industry, his work combines deep industry knowledge with a practical, steady approach. Chad's focus is helping clients navigate changing markets while supporting their long-term objectives. His collaborative style ensures clients feel informed and empowered in every decision.

Originally from California's North Bay, Chad and his family call the Willamette Valley home, where they've put down roots and embraced the natural beauty and strong sense of community found throughout the Pacific Northwest.

Chad is an Investment Advisor Representative and Registered Representative with LPL Financial. He has his Series 7 and 66 Securities registrations held with LPL Financial as well as his state Life and Health Insurance licenses.



Rylan Webster *Client Services Associate*

Rylan is a Client Services Associate with a degree in Finance from Oregon State University. He has a genuine goal of helping others and building meaningful relationships, and with this, he is currently pursuing his securities licensing as he works toward becoming a Financial Advisor. He is passionate about the financial services industry and enjoys helping individuals and families feel more confident about their financial futures. Rylan lives in West Salem with his wife and enjoys spending his free time with family and friends. He is an avid golfer, football fan, and baseball enthusiast.



Priya Thoren *Marketing and Social Media Coordinator*

Priya is the Marketing and Social Media Coordinator at Financial Freedom Wealth Management Group. With an eye for design and a penchant for compelling storytelling, she crafts content that not only captures attention but connects clients with the services that will truly benefit them.

Priya holds a Bachelor of Science in Business Administration with a minor in English from Willamette University, where she was an editor for the campus newspaper. She was also a social media manager and event planner, all of which fueled her passion for marketing and communications.

Priya was born and raised in the Bay Area of California, and now resides in Oregon. Her ideal evening would be spent inside on a candlelit rainy day, curled up with a good book. She is an avid sketcher and draws portraits of her loved ones. She is also a runner, a hiker, and constantly amazed by the views of the Pacific Northwest.

MARKET UPDATE

Q3 2026 Quarterly Market Update

THE QUARTER AT A GLANCE

- **Stocks hit new highs.** Strong earnings occurred despite higher oil prices and interest rates.
- **Energy drove inflation.** Rising oil prices pushed inflation back up, and the Fed raised rates.
- **Bonds pay more.** Income from bonds is at its highest level in over a decade.
- **Midterms are coming.** Over time, earnings matter more to markets than election results.

Third Quarter Recap

The quarter was a tug of war. Higher oil prices, stubborn inflation, and rising interest rates pulled markets down, while strong corporate earnings and a steady economy pulled them up. Earnings won, and the S&P 500 reached new all-time highs.

July opened with doubts about whether heavy spending on AI would pay off, and technology stocks fell. Late in the month, large technology companies reported strong AI-related revenue, which restored confidence. Markets climbed to a record high in August before rising energy prices and signals of higher interest rates slowed the momentum. In September, the Fed raised rates, and stocks finished the month roughly flat.

Performance Review

The S&P 500 returned 2.30% for the quarter and 12.75% for the year. Underneath, gains were narrow, resulting in only 4 of 11 sectors finishing positive. Energy led as oil prices rose. Technology also rose based on AI optimism, and healthcare benefited from successful drug trials. Utilities lagged because their dividends look less appealing when Treasuries are paying more than 5%.

The S&P 500 is a stock market index tracking the stock performance of 500 of the largest companies listed on stock exchanges in the United States. Indexes are unmanaged and cannot be invested in directly.

How One Event Led to the Next

What happened	What it caused	Why it matters to you
Energy supply disruptions	Oil rose about 30% and moved back above $100 a barrel	Higher costs for fuel and anything shipped by truck
Energy costs fueled prices	Headline inflation rose to 3.4%	The cost of transportation increased
The Fed raised rates	The 10-year Treasury yield hit its highest level in nearly 20 years	New bonds pay more income and lending rates could increase
Strong AI-related revenue	Doubts about AI spending eased	Technology helped lift the S&P 500 to new highs

Higher Rates: Challenge and Opportunity

In September, the Federal Reserve raised its key rate by 0.25% to a range of 3.75% to 4.00%, its first increase in three years. The reason is energy: headline inflation was 3.4%, while core inflation, which excludes food and energy, was only 2.4%. The Fed is working to keep higher fuel costs from spreading into everyday prices.

Rising rates cut both ways. Existing bonds lost value, and mortgage rates above 7% have slowed the housing market. On the other hand, bonds now offer the most income in over a decade. Historically, rising rates and rising stocks have often coexisted when earnings are healthy, as they were this quarter.

Historical Interest Rates

10-year and 2-year yields since 1960

Bond yields are subject to change. Certain call or special redemption features may exist which could impact yield.



Latest data point is Oct 26, 2026
Sources: Clearnomics, Federal Reserve

The Midterms: Tune Out the Noise

Political headlines will grow louder as November approaches. Over the past century, markets have performed well under many political combinations, including a divided government. It is also common for a president's party to lose seats in a midterm year. Earnings, economic growth, and the business cycle matter far more to your portfolio than which party controls Congress. Over the past year, tariffs, tax policy, and the national debt caused bouts of uncertainty, and markets proved resilient each time. Our investment strategy is built to hold up across many environments.

Fourth Quarter Outlook

WHAT COULD HELP

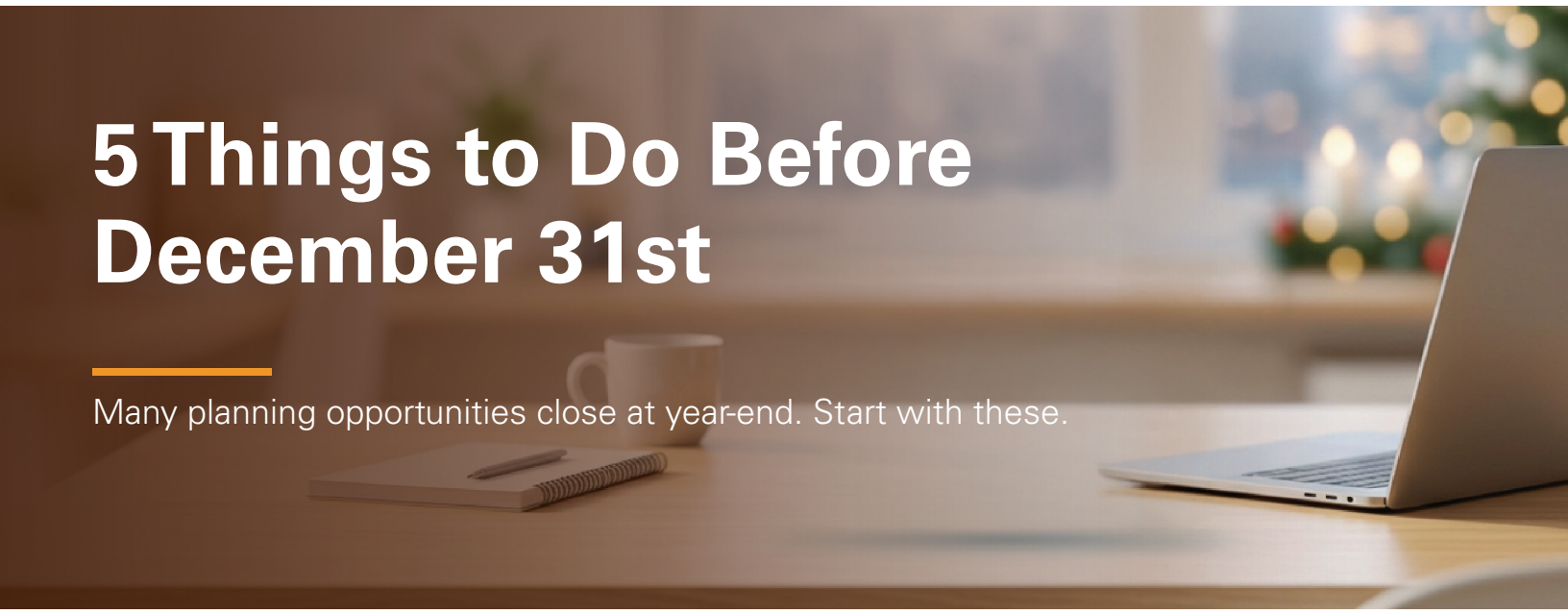
- **Growing economy.** Jobs, consumer spending, and business activity remain healthy.
- Rising earnings estimates for 2027.
- Reasonable company valuations, below the five-year average.
- **AI paying off.** Early signs that AI investments are generating revenue.

WHAT TO WATCH

- **Energy prices.** Lower oil could ease inflation and rates together.
- **Fed policy.** Markets expect further interest rate increases.
- **AI spending.** Any pullback would affect technology stocks.

Our Approach Staying balanced and keeping a long-term perspective remain the most important principles guiding your investment decisions. At Financial Freedom Wealth Management Group, we build your plan around your goals, risk tolerance, and timeline, with periods like this in mind. Please contact us with any questions or to schedule a financial checkup.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise. Bonds are subject to availability, change in price, call features and credit risk. Dividend payments are not guaranteed and may be reduced or eliminated at any time by the company.



5 Things to Do Before December 31st

Many planning opportunities close at year-end. Start with these.

- ☐ **Max out your retirement contributions.** 2026 limits are higher than last year, and catch-up rules have changed for higher earners.
- ☐ **Take your RMDs.** If you're 73 or older, or you inherited an IRA, complete your required minimum distribution before year-end to avoid penalties.
- ☐ **Complete your charitable gifts.** Donations must be finished by December 31st to count for 2026. Ask about gifting from your IRA or donating appreciated investments.
- ☐ **Update your beneficiaries.** A marriage, divorce, new baby, or loss in the family can make old designations outdated.
- ☐ **Tax-Loss Harvesting.** Selling investments at a loss before December 31 can help lower your tax bill, but a repurchase within 30 days can cancel the benefit, so check with your advisor first.

Schedule your year-end review. We'll walk through your plan and set goals for 2027.

Not a client yet? Call 458.777.4458 for a complimentary one-hour consultation.

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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All return figures are as of September 30, 2026, unless otherwise stated. This article is for informational purposes only. Economic forecasts set forth may not develop as predicted and there can be no guarantee that strategies promoted will be successful. This information is not intended to be a substitute for specific individualized tax, legal or investment-planning advice, as individual situations will vary. For specific advice about your situation, please consult with a lawyer or financial professional. Past performance is no guarantee of future results.