

Welcome

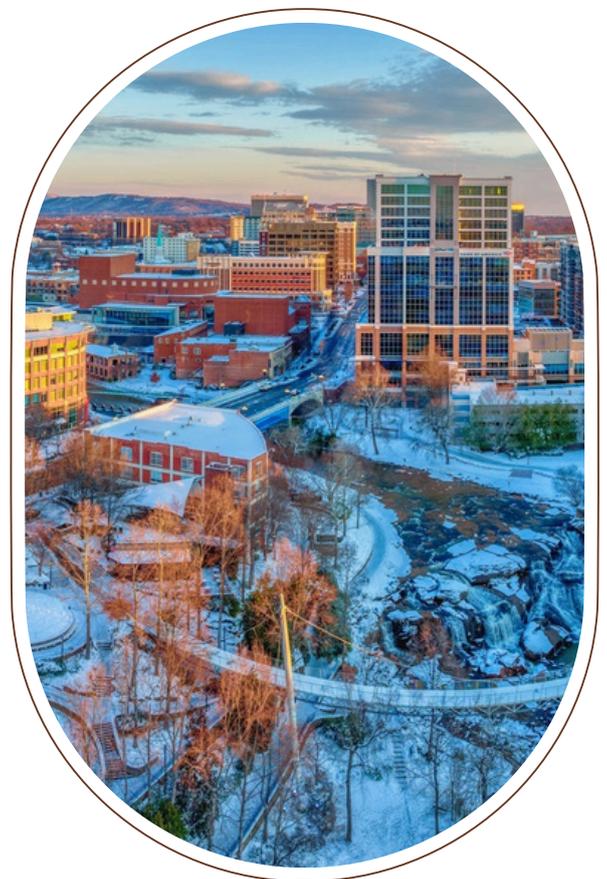
To Our 2026 Winter Issue

As we begin a new year, it's a natural time to reflect on where you are financially and think about what you'd like the year ahead to look like. Early planning can make a meaningful difference—especially when it comes to setting priorities, preparing for tax season, and staying grounded amid changing market conditions.

What You'll Find Inside:

In this issue, we're sharing timely planning insights designed to help you start the year feeling organized, informed, and confident in your financial decisions.

- A **Market Snapshot** offering perspective and context to help make sense of today's economic environment
- **New Year Financial Goals** to help you revisit priorities and plan intentionally for the year ahead
- **Tax Season Planning** tips to support a smoother, more proactive filing process
- **Estate & Beneficiary Alignment** reminders to ensure your plans still reflect your wishes



Our Approach

To provide clear guidance and steady perspective—helping you focus on what matters most while we help manage the details around you.

MARKET SNAPSHOT

STAYING GROUNDED IN CHANGING MARKETS

As we begin the year, it's understandable to feel some unease about the economy. Headlines continue to focus on **inflation, interest rates, geopolitical tensions, and market volatility**, which can make it difficult to know what truly matters for your financial plan.

While uncertainty is part of every market cycle, it's important to remember that periods of discomfort are not unusual—and they are often the environments in which long-term investors are rewarded for staying disciplined.



LOOKING AHEAD

While no one can predict the exact path of the markets or the economy, we remain **confident in the value of thoughtful planning and long-term perspective**. Periods of uncertainty often create opportunities for those who remain patient and disciplined.

If current market conditions have raised questions or concerns for you, we encourage you to reach out. A conversation now can provide **clarity and reassurance**—and help ensure your strategy continues to **support your goals for the year** ahead.

Market Volatility Is Normal

- The U.S. stock market has experienced dozens of pullbacks and corrections over the past several decades, yet has historically trended upward over the long term.
- In many years, markets experience temporary declines of 5–10%, even during periods of overall growth.

Volatility alone is not a signal of long-term weakness — it's a normal feature of functioning markets.

Long-Term Investing Rewards Patience

- Historically, investors who remained invested through periods of uncertainty have been more likely to achieve long-term growth than those who attempted to time market movements.
- Missing just a small number of the market's strongest days has historically had a meaningful impact on long-term returns.

Staying disciplined has often mattered more than reacting quickly.

The Economy Continues to Adjust

- Economic growth has moderated as the Federal Reserve works to balance inflation control with long-term stability.
- Employment and consumer activity have remained relatively resilient compared to past periods of economic stress.

Markets often respond to expectations about the future — not just current economic conditions — which can contribute to short-term swings.

New Year Financial Goals

STARTING 2026 WITH INTENTION

A new year is a natural time to step back and review what's working, what's changed, and what deserves attention in the months ahead. Financial goals don't need to be complicated—often, the most impactful steps are simple check-ins and small adjustments made early in the year.

Below are a few key areas we encourage clients to revisit as they begin planning for the year ahead.

3 Focus Areas for the Year Ahead

1 Revisit Your Priorities

Life changes, markets shift, and goals evolve. Taking time to confirm your priorities—whether that's retirement timing, income needs, legacy planning, or major life expenses—helps ensure your financial strategy continues to support what matters most to you.

2 Review Cash Flow & Savings

Early in the year is a great time to review income sources, spending patterns, and savings habits. For those still working, this may include adjusting retirement contributions. For retirees, it may involve confirming withdrawal strategies and cash reserves to support ongoing expenses.

3 Check Progress & Make Adjustments

Reviewing your plan now allows time to make thoughtful adjustments rather than reacting later in the year. This may include rebalancing portfolios, updating savings goals, or coordinating planning strategies across accounts.



New Year Financial Checklist

Start the year with a quick financial check-in:

- Review financial goals for the year ahead
- Confirm retirement contributions/withdrawal plans
- Review cash flow and emergency savings
- Check beneficiary designations
- Schedule a planning conversation if needed

Tax Season Planning

STAYING ORGANIZED & PROACTIVE

As tax season approaches, taking time to prepare early can help reduce stress and uncover planning opportunities. While taxes are just one part of a broader financial picture, thoughtful coordination between your tax strategy and financial plan can make a meaningful difference over time.

Reviewing key items now allows for smoother filing, fewer surprises, and more informed decisions as the year unfolds.

Key Areas to Review This Tax Season



Gather & Organize Important Documents

- Investment statements and tax forms (1099s, 5498s, etc.)
- Retirement account documents and distribution records
- Income records and any relevant deductions or credits
- Documentation related to charitable contributions

Organizing these items early can help streamline the filing process and reduce last-minute stress.

Consider Charitable Giving Strategies



- Review records of charitable contributions from the prior year
- Confirm receipts and documentation are complete
- Consider tax-efficient strategies such as Qualified Charitable Distributions (QCDs)
- Ensure charitable giving aligns with broader financial and estate plans

Thoughtful planning can help support causes you care about while managing taxable income.



Review Retirement Contributions & Distributions

- Confirm prior-year retirement contributions and eligibility
- Review plans for current-year contributions
- For retirees, review required minimum distributions (RMDs) and withdrawal strategies
- Assess how retirement income may impact overall taxable income

A timely review helps ensure retirement decisions align with both tax and long-term planning goals.

Coordinate with Your Tax Professional

- Share updated financial information with your CPA or tax preparer
- Discuss changes in income, deductions, or life circumstances
- Coordinate planning strategies across investment and tax decisions
- Identify potential planning opportunities or concerns early

Clear coordination helps reduce surprises and supports more informed decision-making.



Estate & Beneficiary Alignment

MAKING SURE EVERYTHING STILL REFLECTS YOUR WISHES

Estate planning isn't something most people revisit often—and that's understandable. Once documents are signed and beneficiaries are named, it's easy to assume everything is "set."

However, over time, life changes, accounts change, and financial plans evolve. Periodic alignment reviews help ensure that beneficiary designations, account ownership, and estate documents are still working together as intended.



Common Areas Where Alignment Matters

Beneficiaries vs. Estate Documents

Beneficiary designations on retirement accounts, insurance policies, and annuities generally override wills and trusts. If these designations are outdated, assets may transfer in ways you no longer intend.

Life Events That Trigger Reviews

- Major changes often signal the need for an update, including:
- Marriage or divorce
- Births or deaths in the family
- Changes in family dynamics or responsibilities

Even small life changes can create unintended misalignment if documents aren't revisited.

Account Ownership & Titling

How an account is titled plays a significant role in how assets transfer. Over time, accounts may be opened, consolidated, or transferred—sometimes without a full review of how ownership fits into the broader estate plan.

Digital & Online Assets

Digital assets such as online accounts, stored documents, and electronic records are increasingly important but often overlooked. Ensuring access instructions and authorizations are in place can help avoid complications later.

Why Alignment Matters

Taking time to review how your accounts, beneficiaries, and estate documents work together can help prevent confusion, delays, and unintended outcomes. Even small adjustments can provide clarity and peace of mind.



Ossobuco

Enjoy this fall-off-the-bone tender dish!

PREP TIME: 20 MIN
COOK TIME: 2.5 HRS
SERVINGS: 4

INGREDIENTS



- 1 cup all-purpose flour
- 4 veal shanks, 8 ounces each
- 2 tablespoons of olive oil
- 1 peeled and large diced yellow onion
- 1 peeled and large diced carrot
- 2 peeled and large diced celery stalks
- 6-8 garlic cloves
- 2 tablespoons tomato paste
- 3 cups roughly chopped fresh tomatoes
- 2 cups dry red wine, Sangiovese or Barolo
- 4 cups of beef stock
- 2 bay leaves
- 1 bunch of Italian parsley
- 20 to 25 fresh thyme sprigs
- coarse salt and fresh cracked pepper to taste
- 1 [gremolata recipe](#)

DIRECTIONS

1. Preheat the oven to 325°.
2. Add the flour to a bowl or a plate and season it very well with salt and pepper, about 1 tablespoon of salt and 1/2 teaspoon of pepper.
3. Dredge the veal shanks on all sides in the flour and set them aside.
4. Next, heat the olive oil in a Dutch oven over medium-high heat and heat until it begins to smoke lightly.
5. Add the veal shanks, turn the heat down to medium, and sear them until they are golden brown on all sides, about 4 to 6 minutes per side.
6. Remove the veal shanks and add the onions, carrots, celery, and garlic to the pot and sauté for 3 to 4 minutes or until lightly browned.
7. Mix in the tomato paste and cook for two minutes.
8. Add the tomatoes and deglaze with the wine. Cook for 2 minutes.
9. Place in the beef stock, bay leaves, parsley, thyme, salt, and pepper. Be sure to try the liquid to make sure it's well seasoned.
10. Add the veal shanks back into the pot, submerge them, place a cover over the pot, and cook in the oven for 2 to 2 1/2 hours in the oven at 325°. or until they are very tender and easily remove from the bone.
11. Serve the Osso Buco and some of the sauce over top, and add the gremolata to the top of the veal shanks. We used to serve all the vegetables in the braising liquid underneath the osso buco at a restaurant I worked at.

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