

# Welcome

## To Our 2026 Spring Issue

*As we move further into the year, spring is a natural time to pause and review how your financial plan is progressing. The first few months of the year often bring changes in the markets, updates to tax information, and shifts in personal priorities, making this a good time to revisit your strategy and ensure everything is still on track.*

*Thoughtful planning throughout the year can help you stay confident in your decisions, even as conditions change.*

## What You'll Find Inside:

In this issue, we're focusing on staying organized, informed, and prepared as the year continues.

- **Financial Literacy Month** and why understanding your plan matters
- A **spring financial check-in** to review accounts and strategy
- Tips for a **seasonal "spring cleaning"** of your finances
- A **Market Snapshot** covering recent economic and market activity
- Details about our **upcoming client event**



## Looking Ahead

*As the year continues, we remain focused on helping clients stay organized, informed, and confident in their financial decisions. Regular reviews, thoughtful planning, and clear communication help ensure that your financial plan continues to support your long-term goals.*

# MARKET SNAPSHOT

## UNDERSTANDING RECENT MARKET MOVEMENT

Markets have continued to adjust in response to changing expectations around **interest rates, inflation, and economic growth**. While some periods have been positive and others more uncertain, this type of movement is a normal part of **investing over time**.

Different parts of the market do not always move in the same direction, and short-term changes often reflect *new information* rather than long-term problems.

Keeping this broader perspective can help investors stay focused on their **overall plan** instead of reacting to every headline.



### LOOKING AHEAD

Markets may continue to respond to **economic data, interest rate expectations, and global events** throughout the year. While short-term movement can be unpredictable, a **disciplined approach** and regular reviews help ensure that your financial plan stays aligned with your **long-term objectives**.

If you ever have questions about current market conditions or your accounts, we are always happy to talk.

### Interest Rates and Inflation Remain Key Factors

Over the past year, investors have closely watched **inflation data** and decisions from the **Federal Reserve**. Changes in **interest rate expectations** can influence both stock and bond markets, which is why markets may react quickly to economic reports.

Even small shifts in expectations can cause noticeable *short-term movement*, but these adjustments are part of how markets respond to new information.

Periods like this are not unusual and often occur as the economy moves through different phases of the cycle.

### Not All Investments Move the Same Way

Another reason markets may feel unpredictable is that **different sectors and asset classes** can perform differently at the same time. In some periods, stocks may lead, while in others, **bonds, cash, or alternative investments** may provide stability.

This is one reason **diversification** remains an important part of long-term planning. A well-balanced portfolio is designed to help manage risk while still allowing for growth over time.

Uneven market performance does not necessarily mean something is wrong — it often reflects *changing economic conditions*.

### Staying Focused on Long-Term Planning

While current events can create uncertainty, financial plans are built to work through a wide range of market environments. **Regular reviews** allow adjustments when needed while keeping the overall strategy consistent.

Rather than reacting to **short-term movement**, we continue to focus on maintaining portfolios that support each client's **long-term goals, income needs, and comfort level with risk**.

# Financial Literacy Month

BUILDING CONFIDENCE THROUGH FINANCIAL EDUCATION

*April is recognized as Financial Literacy Month, a time dedicated to improving understanding of personal finance and encouraging informed decision-making. While financial planning can feel complex, having a clear understanding of your accounts, your strategy, and your long-term goals can make a meaningful difference in your confidence and peace of mind.*

*Financial literacy does not mean knowing every detail of the markets — it means understanding how your plan works and feeling comfortable asking questions when something is unclear. Regular reviews and conversations help ensure that your financial decisions remain aligned with your goals.*



## Understanding Your Financial Plan

A strong financial plan is built on clarity. Knowing how your accounts are structured, where your income comes from, and how your investments are allocated helps you stay focused even when markets change.

Key areas to understand include:

- How your portfolio is invested
- How retirement income is generated
- Where your accounts are held
- How risk is managed over time

*When these pieces work together, your plan can better support both short-term needs and long-term goals.*



## Staying Engaged With Your Strategy

Financial planning is not something that should only be reviewed once a year. Life changes, markets move, and priorities evolve. Taking time to revisit your plan periodically can help ensure that everything continues to reflect your current situation.

Helpful questions to consider:

- Have my goals changed this year?
- Has my income or spending changed?
- Do my beneficiaries still reflect my wishes?
- Am I comfortable with my current investment strategy?

*Even small updates can help keep your plan on track.*

## Asking Questions Is Part of the Process



One of the most important parts of financial literacy is knowing that you do not have to navigate decisions alone. Asking questions, requesting reviews, and staying informed are all part of maintaining a healthy financial plan.

Our goal is to provide guidance, clarity, and perspective so you can make decisions with confidence.

If you would ever like to review your accounts, discuss changes, or simply ask a question, we are always happy to help.

# Spring Financial Check-In

## REVIEWING PROGRESS AFTER THE 1<sup>ST</sup> QUARTER

*As the year moves forward, spring is a good time to pause and review how your financial plan is progressing. The first few months of the year often bring changes in the markets, updates to tax information, and shifts in personal priorities. A seasonal check-in can help ensure that everything is still working the way it should.*

*Rather than waiting until the end of the year, reviewing your plan now allows time to make thoughtful adjustments and stay focused on long-term goals.*

### After Tax Season Is a Good Time to Review

With tax season coming to a close, many investors have a clearer picture of income, expenses, and overall financial activity from the prior year. This makes spring an ideal time to revisit your plan and confirm that current strategies still make sense.

Items worth reviewing include:

- Changes in income or spending
- Retirement contributions or withdrawals
- Investment account balances
- Tax results that may impact planning

Even small updates can help keep your strategy aligned.



### Confirm Your Plan Still Matches Your Strategy

Market conditions and personal circumstances can change throughout the year. A periodic review helps ensure that your investment allocation, risk level, and income plan still support your long-term goals.

Helpful items to review include:

- Investment allocation
- Risk level
- Income or withdrawal strategy
- Changes in goals or time horizon

Regular reviews help keep your financial plan aligned as conditions evolve.



### Ongoing Account & Beneficiary Review

Keeping account information up to date is an important part of maintaining a well-organized financial plan. Beneficiary designations, account ownership, and contract details should be reviewed periodically to ensure they still reflect your current wishes.

Over the coming months, our office may be reaching out to clients to confirm beneficiary information and review certain annuity and insurance contracts as part of our regular planning process.

These routine reviews help ensure that accounts remain aligned with your overall financial plan and can help prevent delays or complications in the future.



# Spring Cleaning for Your Finances

## A FRESH LOOK AT YOUR PLAN THIS SEASON

*Spring is often a time for cleaning, organizing, and taking a fresh look at things that may have been overlooked during the year. Your financial plan can benefit from the same kind of review.*

*Over time, accounts change, markets move, and personal priorities evolve. Taking time each year to revisit your plan can help ensure everything remains organized, current, and aligned with your long-term goals.*

### ✓ Clear Out What No Longer Fits

As the year progresses, some parts of your financial plan may need to be updated. Investment balances change, income needs shift, and accounts may no longer serve the same purpose they once did.

A periodic review can help identify areas that may need attention, including:

- Investment allocation
- Account balances
- Beneficiary designations
- Income and withdrawal plans

Keeping these details current helps your plan continue to work the way it was intended.

### ✓ Stay Organized for the Year Ahead

Staying organized makes future decisions easier. Reviewing account information, confirming documents, and keeping records up to date can help avoid confusion later.

This may include reviewing:

- Account ownership and beneficiaries
- Cash reserves and savings
- Retirement contributions or withdrawals
- Changes in personal or financial circumstances

Even when no changes are needed, a review can provide reassurance that everything is still in order.

### Small Adjustments Can Make a Big Difference

Financial planning does not always require major changes. Often, small updates made throughout the year help keep your strategy steady and aligned with your goals.

Regular reviews allow us to make thoughtful adjustments when needed and help ensure your plan continues to support both your current needs and your long-term objectives.

### A Seasonal Review Helps Keep Your Plan on Track

Just like spring cleaning around the house, taking time to review your financial plan each year can help keep everything organized, up to date, and working the way it should.

*Join Us for an Evening with...*



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# CLIENT EVENT

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*Featured Speaker:*

**BRYAN T. SAJJADI, CFA**  
Vice President, Capital Markets  
Fidelity Institutional

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## **SASKATOON LODGE**

681 Halton Rd Suite #3  
Greenville, SC 29607

5:30 PM-  
7:30 PM

14

Thursday  
May 2026

*THIS EVENT IS INTENDED FOR EDUCATIONAL AND  
INFORMATIONAL PURPOSES ONLY. NO INVESTMENT PRODUCTS  
OR SERVICES WILL BE OFFERED OR SOLD.*



# Pecan Dump Cake

*A cross between a gooey pecan pie and a buttery, cakey cobbler*

PREP TIME: 20 MIN

COOK TIME: 1.5 HRS

SERVINGS: 12



## INGREDIENTS

- Cooking spray
- 4 large eggs, at room temperature
- 1 cup dark corn syrup
- 3/4 cup packed light brown sugar
- 2 Tbsp. heavy whipping cream
- 2 tsp. vanilla extract
- 1 cup (8 oz.) salted butter, melted, divided
- 3 1/2 cups (about 14 oz.) pecan halves, divided
- 1 (13.25-oz.) box butter yellow cake mix
- 2 tsp. pumpkin pie spice
- Vanilla ice cream and caramel topping, for serving (optional)

## DIRECTIONS

- **Step 1:** Preheat oven to 350°F. Coat a 13- x 9-inch baking dish with cooking spray.
- **Step 2:** Whisk together eggs, corn syrup, brown sugar, cream, vanilla, and 1/2 cup of the butter until smooth.
  - Stir in 2 cups of the pecans until well coated.
  - Transfer mixture to prepared baking dish.
- **Step 3:** Sprinkle cake mix and pumpkin pie spice evenly over pecan mixture.
  - Drizzle evenly with remaining 1/2 cup butter and sprinkle with remaining 1 1/2 cups pecans.
- **Step 4:** Bake in preheated oven for 20 minutes, then cover with aluminum foil and bake until lightly golden brown and no dry spots remain on top, about 20 minutes longer.
  - Let cool at least 15 minutes before serving warm or at room temperature with ice cream and caramel, if desired.



# CONTACT US

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# References

- Financial Literacy Month - <https://www.mymoney.gov/financial-literacy-month>
- Investor Education - <https://www.investor.gov>
- Federal Reserve Economic Information - <https://www.federalreserve.gov>
- Tax Information - <https://www.irs.gov>
- Recipe - <https://www.southernliving.com/pecan-pie-dump-cake-11804977>

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