

# Financial Focus | From Reflection to Readiness 2025 - 2026



Happy New Year!

As we close out 2025, we want to thank you for the trust you place in us. While markets had their moments—as they always do—your plan remained the anchor. With 2026 ahead, our focus remains unchanged: helping you make smart, intentional decisions so your wealth continues to support the life you want to live.

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## Readiness for 2026: A Market That Rewards Balance

As we turn the page from a strong 2025 into 2026, markets are entering what Capital Group describes as an **“and” market**—one defined by competing forces rather than a single dominant trend.

Corporate fundamentals remain healthy **and** economic uncertainty persists. Innovation—especially artificial intelligence—continues to drive growth **and** valuations matter more than ever. Global opportunities are expanding **and** many investors remain heavily concentrated in the U.S.

This environment favors **balance, diversification, and thoughtful portfolio construction**, rather than narrow or concentrated bets.

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## Key Market Themes for 2026

### Equities:

Innovation remains a powerful long-term driver, particularly in AI and technology, but leadership is likely to broaden beyond a small group of mega-cap stocks. [Capital Group](#) emphasizes that today’s innovation cycle

is supported by profitable, cash-generating companies—very different from past market bubbles. That said, **stock selection and valuation discipline are increasingly important.**

Outside the U.S., structural changes are creating opportunity:

- Europe is increasing investment in defense, infrastructure, and reform.
- Japan is experiencing meaningful improvements in corporate governance and capital efficiency.
- Parts of Asia are shifting toward higher-quality growth and services.

#### **Fixed Income:**

After years of low yields, bonds have reclaimed their role as a **source of income and portfolio stability.** While returns in 2026 may be more modest than last year, bonds are once again providing diversification and helping manage risk during periods of equity volatility.

#### **Vanguard's View:**

[Vanguard](#) echoes this balanced outlook, noting that after several strong years for stocks, future returns may be lower and more variable. Their guidance reinforces the importance of **diversification, appropriate risk exposure, and staying aligned with long-term goals rather than chasing short-term performance.**

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### **Staying Focused on What Matters Most**

While markets will continue to shift, your financial plan provides the framework to stay grounded—connecting your investment strategy to your income needs, lifestyle goals, and long-term priorities. As always, we remain focused on managing risk, capturing opportunity, and helping you move forward with confidence.

Warm regards,

**All of us at Financial Consultants Group**



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The information in the newsletter came from these sources:

Reed, J. L. (2025, December 30). Capital Group's 2026 Outlook Is For Contradictory Markets. Fa-Mag.com; FA Mag.

Welcome To Zscaler Directory Authentication. (2025). Vanguard.com.

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