Wealth Enhancement®

Financial Wellness Quarterly Newsletter

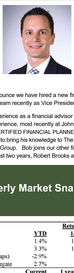
From The Sadoff Team At

Wealth Enhancement Group

March 2025

This financial wellness quarterly newsletter contains a Market & Economic snapshot along with informational articles on a variety of financial planning and financial wellness topics.

New Hire - Meet Bob Schneider



We are excited to announce we have hired a new financial advisor. Bob Schneider joined our team recently as Vice President, Financial Advisor.

Bob has 15 years experience as a financial advisor and 25 years of financial services experience, most recently at Johnson Financial Group. Bob is also a CFP (CERTIFIED FINANCIAL PLANNER® professional) and we are excited for him to bring his knowledge to The Sadoff Team at Wealth Enhancement Group. Bob joins our other financial advisors we have hired over the past two years, Robert Brooks and Jordan Bowin.

Quarterly Market Snapshop

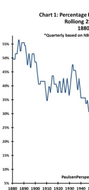
		Returns	
	YTD	1-year	3-year
S&P 500	1.4%	18.4%	12.5%
Dow Jones	3.3%	14.4%	11.2%
Russell 2000 (Small caps)	-2.9%	6.7%	3.3%
Bonds - BarCap Aggregate	2.7%	5.8%	-0.4%
	Current	**1 year ago**	**3 years ago**
CPI	3.0%	3.1%	7.5%
Federal Funds Rate (effective)	4.3%	5.3%	0.1%
Oil	73.18	83.62	100.99
Gas Prices (National Average)	3.09	3.24	3.78

*FFR Rate as of 2/28/25. Index returns are annualized

Charts: S&P 500, OIL Mortgage Rates & Unemployment Rate









Charts Courtesy of StockCharts.com

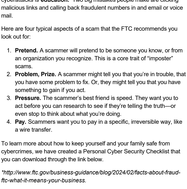
Recessions Have Become Rare

Over the past few years, the financial media seems obsessed with recessions. Always running stories about whether a recession is around the corner.

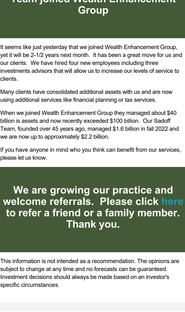
Over the past 25 years, the U.S. economy has been in a recession only about 10% of the time. In the past 15 years we have been in a recession for only two months!! That compares to the 1900s to 1930s where the economy was in a recession at least 35% of the time.

Some of the reasons for the lack of recessions include: productivity (led by technology advancements), monetary policy and more recently energy independence.

The benefit of a lack of recessions is a lack of bear markets and lower market volatility and above average stock market returns. Just as the percentage of time in recessions has fallen, so to has the percentage of time in bear markets.







Cybercrimes

Cybercrimes (like phishing) are on the rise. According to a report by the Federal Trade Commission, people reported losing $10 billion to scams in 2023*. One of the best ways to protect yourself and your family from cyberattacks is **education.** Two big mistakes people make are clicking malicious links and calling back fraudulent numbers in and email or voice mail.

Here are four typical aspects of a scam that the FTC recommends you look out for:

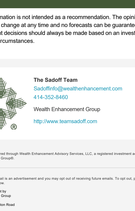
1. **Pretend.** A scammer will pretend to be someone you know, or from an organization you recognize. This is a core trait of "imposter" scams.
2. **Problem, Prize.** A scammer might tell you that you're in trouble, that you have some problem to fix. Or, they might tell you that you have something to gain if you act.
3. **Pressure.** The scammer's best friend is speed. They want you to act before you can research to see if they're telling the truth—or even stop to think about what you're doing.
4. **Pay.** Scammers want you to pay in a specific, irreversible way, like a wire transfer.

To learn more about how to keep yourself and your family safe from cybercrimes, we have created a Personal Cyber Security Checklist that you can download through the link below.

http://www.ftc.gov/business-guidance/blog/2024/03/facts-about-fraud-ftc-what-it-means-your-business.

Learn more.

Social Security Facts



Below is an excellent six page document titled 2025 Social Security Facts. If you need assistance on when to draw social security please reach out as we can assist you. We have software that can provide a nice analysis showing the estimated dollar difference between different drawing strategies.

Click the "Learn more" button below to download the document which discusses items like "The Do Over" and retroactive filing. It also discussed the new changes for public employees.

Learn more.

Over Two Years Since The Sadoff Team joined Wealth Enhancement Group

It seems like just yesterday that we joined Wealth Enhancement Group, yet it will be 2-1/2 years next month. It has been a great move for us and our clients. We have hired four new employees including three investments advisors that will allow us to increase our levels of service to clients.

Many clients have consolidated additional assets with us and are now using additional services like financial planning or tax services.

When we joined Wealth Enhancement Group they managed about $40 billion in assets and now recently exceeded $100 billion. Our Sadoff Team, founded over 45 years ago, managed $1.6 billion in fall 2022 and we are now up to approximately $2.2 billion.

If you have anyone in mind who you think can benefit from our services, please let us know.

We are growing our practice and welcome referrals. Please click here to refer a friend or a family member. Thank you.

This information is not intended as a recommendation. The opinions are subject to change at any time and no forecasts can be guaranteed. Investment decisions should always be made based on an investor's specific circumstances.

The Sadoff Team
Sadoffinfo@wealthenhancement.com
414-352-8460
Wealth Enhancement Group
http://www.teamsadoff.com

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