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Weekly Market Update | December 12th, 2025

Maloney Team

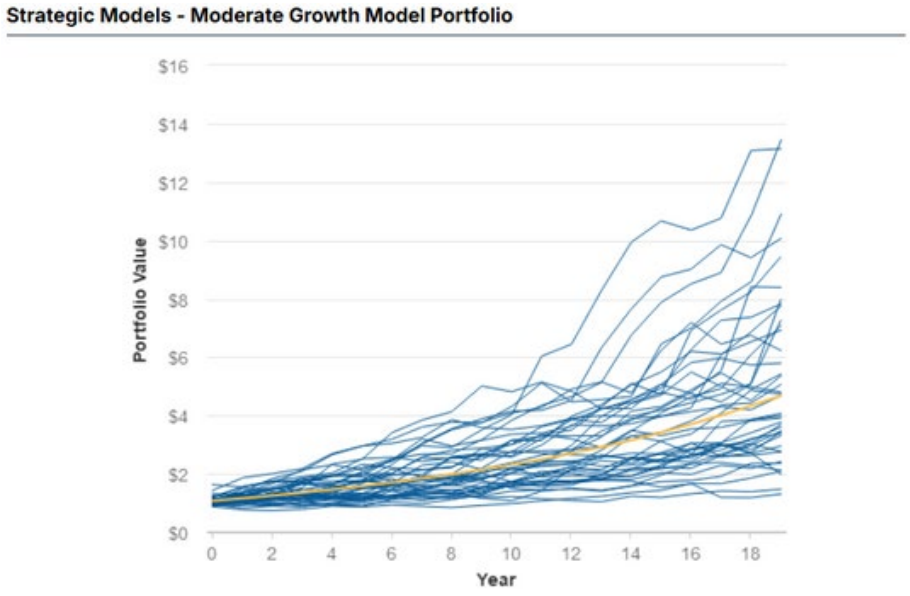
A Fresh Look for a New Year: Why Reviewing Your Financial Plan Matters

From an annual perspective, equity markets have delivered positive performance overall, and the recent signs of a Santa Claus rally have been encouraging.

That said, the 1–2% daily swings we've seen in recent weeks can feel unsettling. This isn't unusual. Whether it's short-term volatility of the past few weeks or sudden moves earlier in the year driven by trade policy headlines, we often hear from clients that these fluctuations can cause anxiety. While research and experience tell us that the best response is usually **no action**, that doesn't always make it easier emotionally.

One constructive step during times of uncertainty is to revisit your financial plan. If it's been a while since you reviewed your plan, or if you've never taken a deep dive into a full projection, now is an excellent time. A refreshed view of your financial picture can provide clarity and confidence.

Referring back to the benefits of zooming out to a longer timeframe: taking a longer look at your portfolio and its projected growth over time can help put short-term impacts of the market into a clearer perspective. Seeing the dollar amount of a one-month, or even one-day drop can seem substantial. However, looking back historically we know that these types of dips are to be expected, and we account for them in our forward growth projections. Knowing that your plan already anticipates these scenarios can help ease the stress.

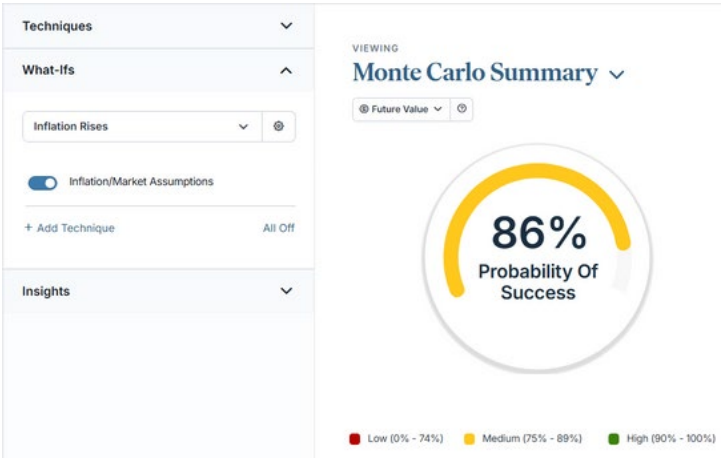


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Sometimes taking a fresh look at your financial plan could uncover previously unseen opportunities. A sharp drop in equity prices could be the right time for tax loss harvesting. This can utilize current losses to offset other gains that have already been earned throughout the year. Other times, market pullbacks could offer a chance to gift assets or convert portions of traditional retirement accounts into Roth IRAs at temporarily depressed prices. General disruptions can sometimes offer specific chances to make a tactical shift. It is just important to evaluate the impact beforehand and not make a knee-jerk reaction.

In other cases, taking things a step further by modeling out specific fears can be a productive way of dealing with the uncertainty of the future. Whether it's an investment scenario, like a market correction, or an economic situation such as unexpected inflation, seeing how your exact worries would play out across your financial plan can make them more grounded. Often the impact of what we fear coming to pass isn't as devastating as you might think. Other times, seeing the specific negative effects can allow you to better prepare for them. It could mean making adjustments to current asset allocations or spending levels, or it could mean increasing insurance coverage in a specific area.



As we celebrate the successes of 2025 and look ahead to 2026, consider starting the year with a fresh review of your financial plan. Please reach out to us if you are interested in learning more about how we can help create a tailored financial plan for you in the new year. It's not just a roadmap for your future—it can serve as a safe harbor during times of uncertainty.

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. Investing involves risk, including possible loss of principal.

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