Wealth Enhancement

FINANCIAL WELLNESS

Quarterly Newsletter

From the Sadoff Team

December 2025

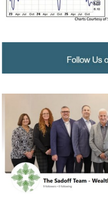
This financial wellness quarterly newsletter contains a market and economic snapshot, along with informational articles on a variety of financial planning and financial wellness topics.

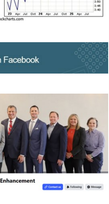
Quarterly Market Snapshot

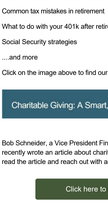
		Returns	
	YTD	1-year	3-year
S&P 500	17.8%	21.5%	22.7%
Dow Jones	13.9%	15.8%	15.5%
Russell 2000 (Small caps)	13.5%	14.4%	11.9%
Bonds - BarCap Aggregate	7.5%	6.2%	5.6%
	Current	1 year ago	3 years ago
CPI	3.0%	2.6%	7.7%
Federal Funds Rate (effective)	3.9%	4.6%	3.8%
Oil	63.19	71.83	86.75
Gas Prices (National Average)	2.98	3.03	3.48

YTD data as of 11/30/25, 3-year returns are annualized

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









Charts Courtesy of Stockcharts.com

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Common tax mistakes in retirement

What to do with your 401k after retirement

Social Security strategies

....and more

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Charitable Giving: A Smart, Meaningful Strategy

Bob Schneider, a Vice President Financial Advisor on The Sadoff Team recently wrote an article about charitable giving. We encourage you to read the article and reach out with any questions.

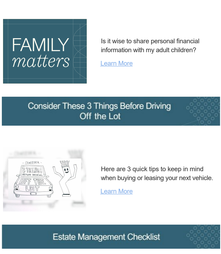
Click here to read the article

Consumer Sentiment is Low, Which is Usually Good News For Stocks

Consumer confidence has plunged to near a 70-year low amid the government shutdown and a slowing economy. The University of Michigan's monthly survey of consumer sentiment, often viewed as a contrary indicator for equities, currently stands at 50.3.

Historically, when sentiment falls below 56, the S&P 500 has delivered an average +18.4% return over the following 12 months. The chart and table below illustrate this trend.

Further analysis by J.P. Morgan reinforces this pattern: following the past nine major sentiment lows, the S&P 500 posted an average +24% one-year return, compared to just +4% after the last ten sentiment peaks.



Past Signals	1 Month	2 Months	3 Months	6 Months	9 Months	1 Year
1980-April	4.60%	7.48%	14.47%	19.93%	21.88%	24.93%
1982-August	4.06%	7.64%	12.40%	21.53%	23.68%	33.15%
2008-November	0.70%	7.01%	-17.99%	1.32%	13.99%	23.23%
2011-August	-7.18%	2.83%	2.39%	12.04%	7.00%	10.46%
2022-June	9.11%	9.49%	-5.28%	1.45%	8.59%	17.37%
2022-July	-4.24%	-13.19%	-4.25%	-1.36%	9.95%	11.11%
2022-August	-4.24%	11.43%	10.65%	20.85%		
2025-May	6.06%	9.29%	9.26%	13.82%		
2025-September	2.27%	5.09%				
2025-October	-0.83%					
2025-November						
Average:	1.76%	2.49%	2.55%	12.20%	11.80%	18.41%
% Positive:	70%	78%	63%	88%	100%	100%

Source: TheMarketStats

Fed Rate Cuts are Typically Bullish

After a nine-month pause, the Federal Reserve has resumed cutting the federal funds rate, lowering it by 0.25% in September and another 0.25% in October. This marks a shift from the aggressive tightening cycle of 2022–2023, when rates climbed from near zero to 5.3% in response to inflation peaking at 9%. With inflation now down to 3%, the Fed has room to ease further.

The chart below shows the current Fed funds rate alongside the "dot plot," which reflects voting members' projections. On average, policymakers expect rates to decline from 4% to around 3%, roughly in line with current inflation.

Lower rates stimulate economic activity by reducing borrowing costs. For corporations, this means cheaper financing for hiring and capital investments that drive productivity. For consumers, it typically translates into lower mortgage rates and credit card interest.

This is the fourth rate-cut cycle in the past 25 years. Previous cycles helped fuel recoveries after the tech bubble, the global financial crisis, and the COVID-19 downturn. Just as rate hikes can slow an expansion, rate cuts often pave the way for renewed growth.

Should You Tell Your Children How Much You Have?

Is it wise to share personal financial information with my adult children?

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Consider These 3 Things Before Driving Off the Lot

Here are 3 quick tips to keep in mind when buying or leasing your next vehicle.

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Estate Management Checklist

Is your estate in order? This short quiz may help you assess your overall strategy.

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