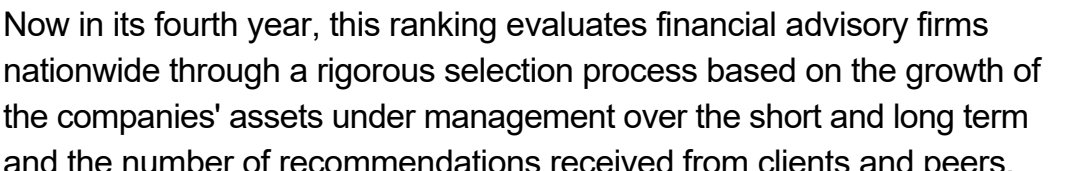


This financial wellness quarterly newsletter contains a market and economic snapshot, along with informational articles on a variety of financial planning and financial wellness topics.

Quarterly Market Snapshot			
	YTD	1-year	3-year
S&P 500	11.3%	29.8%	23.4%
Dow Jones	6.8%	22.9%	17.7%
Russell 2000 (Small caps)	18.0%	42.5%	19.7%
Bonds - BarCap Aggregate	0.4%	5.1%	4.4%
	Current	1 year ago	3 years ago
CPI	3.8%	2.3%	4.9%
Federal Funds Rate (effective)	3.6%	4.3%	5.1%
Oil	93.20	62.75	73.48
Gas Prices (National Average)	4.26	3.15	3.57

YTD data as of 5/29/26, 3-year returns are annualized



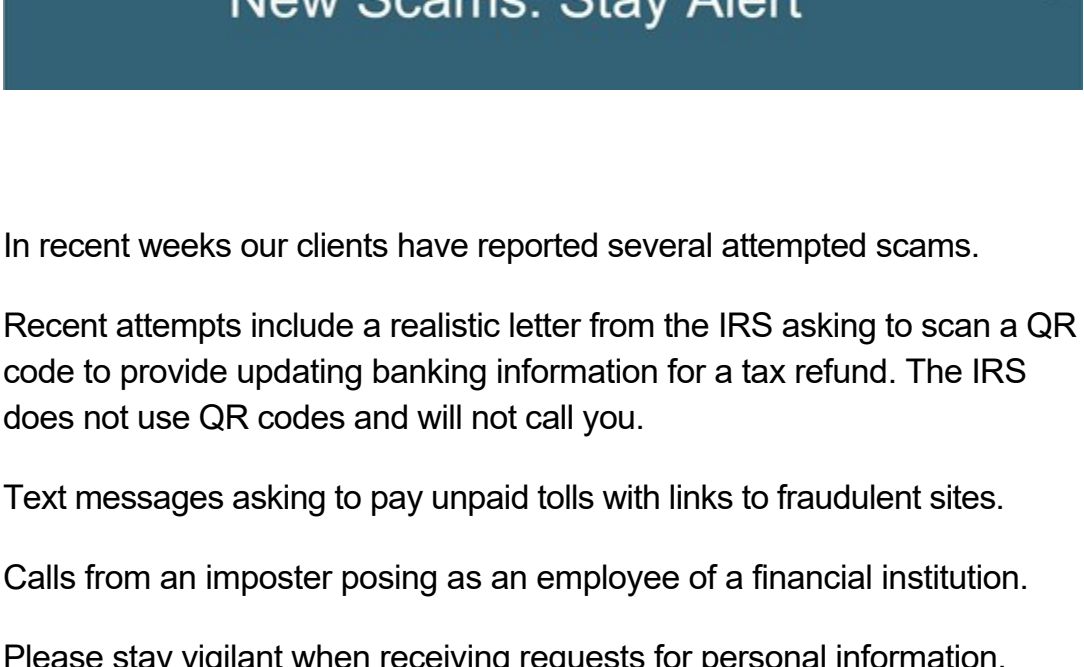
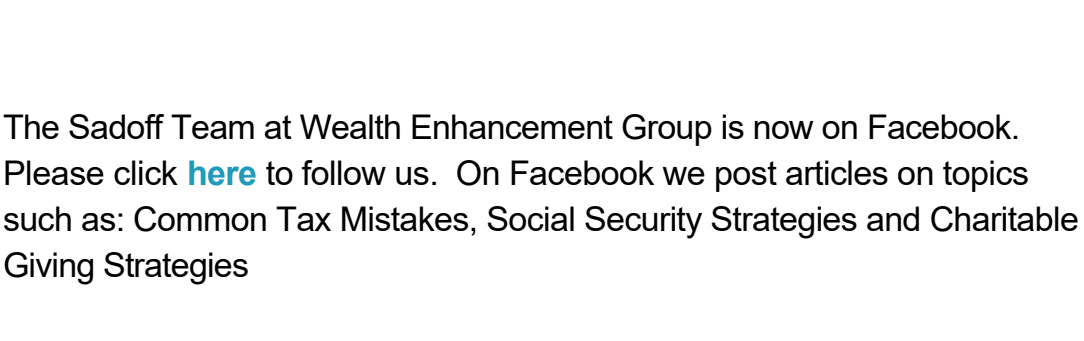
We are proud to announce Wealth Enhancement's inclusion on USA Today's 2026 list of [Best Financial Advisory Firms](#).

Now in its fourth year, this ranking evaluates financial advisory firms nationwide through a rigorous selection process based on the growth of the companies' assets under management over the short and long term and the number of recommendations received from clients and peers.

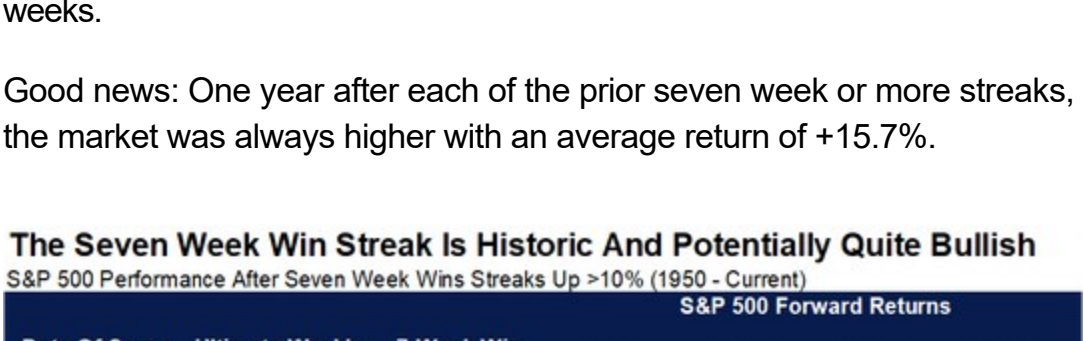
If you feel that our services would benefit others, we welcome the opportunity to help those you care about. You can click [here](#) to provide a referral. Otherwise, they can call, email, or visit [our website](#) to learn more.

Thank you for your continued partnership.

Awarded 4/15/26 for the five-year period ending January 2026. Paid for logo use.



The Sadoff Team at Wealth Enhancement Group is now on Facebook. Please click [here](#) to follow us. On Facebook we post articles on topics such as: Common Tax Mistakes, Social Security Strategies and Charitable Giving Strategies



In recent weeks our clients have reported several attempted scams.

Recent attempts include a realistic letter from the IRS asking to scan a QR code to provide updating banking information for a tax refund. The IRS does not use QR codes and will not call you.

Text messages asking to pay unpaid tolls with links to fraudulent sites.

Calls from an imposter posing as an employee of a financial institution.

Please stay vigilant when receiving requests for personal information.



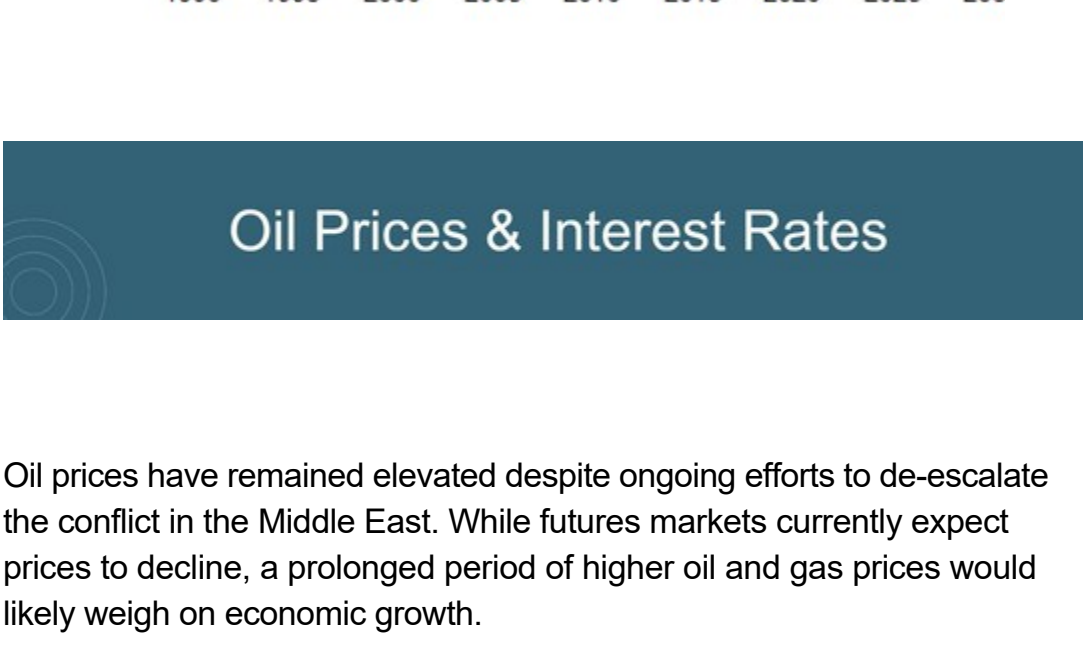
Since the 9% correction that ended in late March, the S&P 500 rallied for nine straight weeks rising 19%. This is only the eighth streak over seven weeks or longer since 1950 and only the second streak of nine straight weeks.

Good news: One year after each of the prior seven week or more streaks, the market was always higher with an average return of +15.7%.

The Seven Week Win Streak Is Historic And Potentially Quite Bullish						
S&P 500 Performance After Seven Week Wins Streaks Up >10% (1950 - Current)						
S&P 500 Forward Returns						
Date Of Seven Week Win Streak	Ultimate Weekly Win Streak	7-Week Win Streak Return	4 Weeks	12 Weeks	26 Weeks	52 Weeks
7/1/1955	8	10.0%	5.1%	10.8%	10.4%	14.0%
1/7/1972	7	13.0%	1.3%	3.6%	5.0%	15.9%
1/23/1976	8	14.3%	2.8%	1.5%	4.9%	4.1%
8/25/1978	7	10.5%	-2.9%	-28.0%	-8.9%	3.5%
8/13/1997	8	16.7%	2.0%	-4.0%	6.7%	23.0%
3/13/1998	8	11.0%	3.9%	4.2%	-5.6%	21.1%
12/15/2023	9	14.6%	1.4%	8.6%	15.1%	28.2%
5/15/2026	**	18.3%		?	?	?
Average		2.1%	3.2%	4.1%	4.1%	15.7%
Median		2.8%	4.0%	5.0%	5.0%	15.9%
% Higher			85.7%	85.7%	71.4%	100.0%

Source: Carson Hemmell Research, FitchIE 05/19/2026
* No data available
@randrick

What is keeping the market going – earnings growth. Year-over-year earnings for the S&P 500 (outside of recession recoveries) are at a two-decade high.



The employment picture remains healthy:

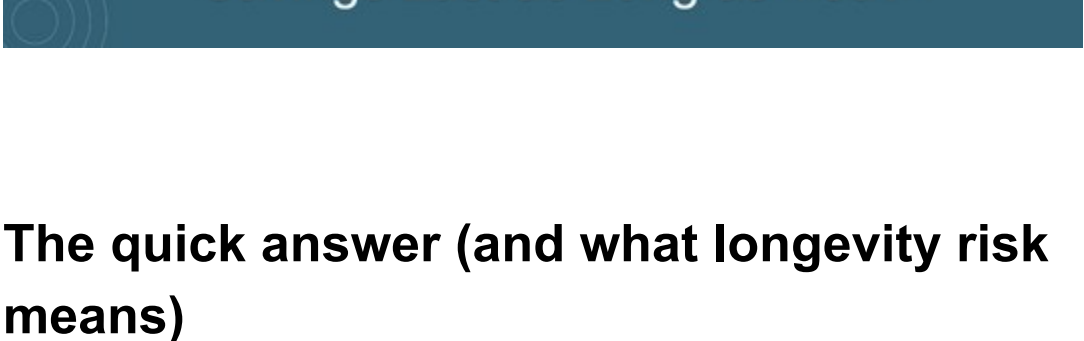
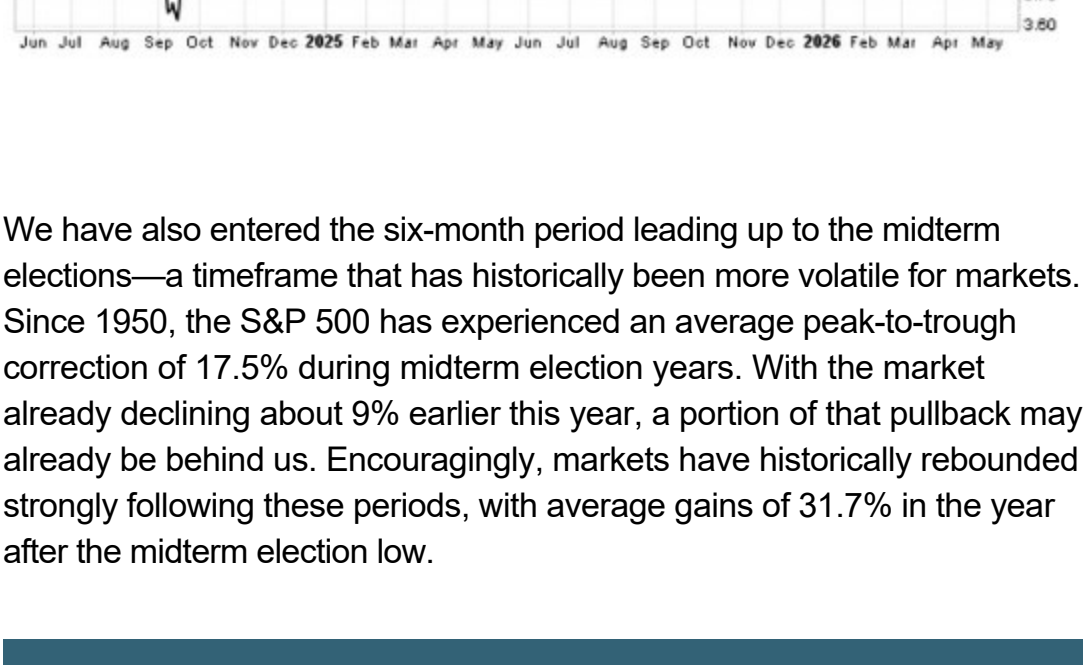
The unemployment rate has fallen from 4.5% to 4.3%

The quit rate went up last month – you don't quit your job without a better option

Initial jobless claims are at the lowest level since 1969.

So the fear of a recession and massive layoffs due to artificial intelligence (AI) have not proven to be true. Earnings growth and continued economic growth continue to power the market.

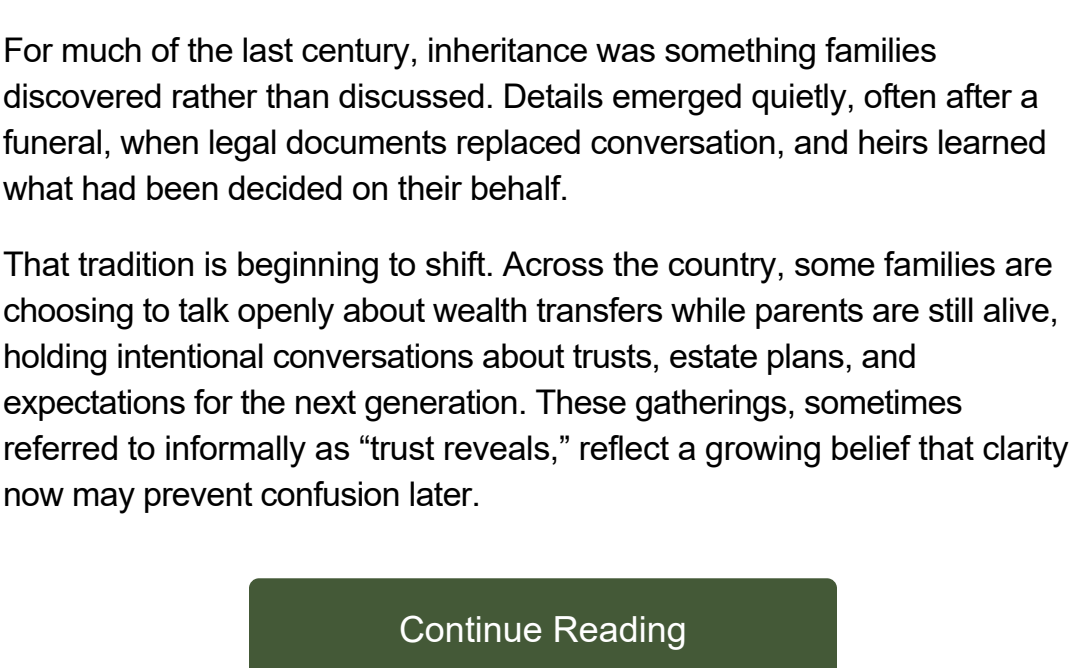
Earnings have grown faster than the S&P 500 causing the price-to-earnings (P/E) ratio to decline.



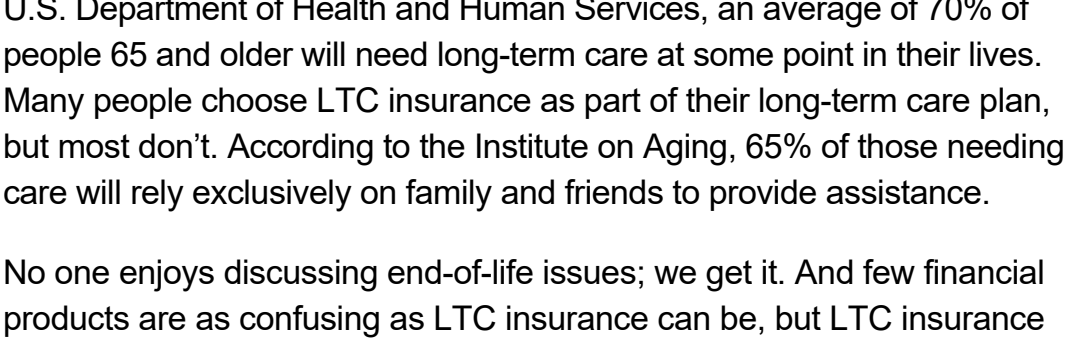
Oil prices have remained elevated despite ongoing efforts to de-escalate the conflict in the Middle East. While futures markets currently expect prices to decline, a prolonged period of higher oil and gas prices would likely weigh on economic growth.

Inflation has begun to rise again, partly driven by higher energy costs. Combined with a still-resilient economy, this has led the Federal Reserve to pause its rate-cutting cycle. Market expectations have shifted accordingly, with a greater likelihood of interest rate increases over the next year than cuts.

Persistently elevated inflation has also pushed long-term interest rates higher. The 10-year Treasury yield has risen from 3.95% in late February to approximately 4.5%, increasing borrowing costs across the board, including mortgage rates. This trend puts additional pressure on consumers and overall spending. All of these negative pressures could lead to a stock market correction.



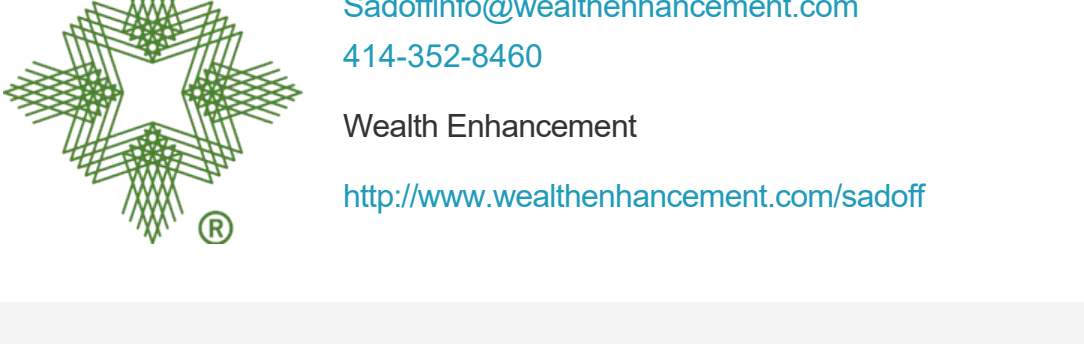
We have also entered the six-month period leading up to the midterm elections—a timeframe that has historically been more volatile for markets. Since 1950, the S&P 500 has experienced an average peak-to-trough correction of 17.5% during midterm election years. With the market already declining about 9% earlier this year, a portion of that pullback may already be behind us. Encouragingly, markets have historically rebounded strongly following these periods, with average gains of 31.7% in the year after the midterm election low.



The quick answer (and what longevity risk means)

Longevity risk is the possibility of living longer than your retirement savings. It's one of the core challenges financial planners help their clients protect themselves against. Longevity risk matters more than ever today, thanks to a few key factors:

- Retirements are getting longer.
- Healthcare and living costs are rising.
- Market volatility can work against you.



For much of the last century, inheritance was something families discovered rather than discussed. Details emerged quietly, often after a funeral, when legal documents replaced conversation, and heirs learned what had been decided on their behalf.

That tradition is beginning to shift. Across the country, some families are choosing to talk openly about wealth transfers while parents are still alive, holding intentional conversations about trusts, estate plans, and expectations for the next generation. These gatherings, sometimes referred to informally as "trust reveals," reflect a growing belief that clarity now may prevent confusion later.

Everyone needs a plan for their long-term care (LTC). According to the U.S. Department of Health and Human Services, an average of 70% of people 65 and older will need long-term care at some point in their lives. Many people choose LTC insurance as part of their long-term care plan, but most don't. According to the Institute on Aging, 65% of those needing care will rely exclusively on family and friends to provide assistance.

No one enjoys discussing end-of-life issues; we get it. And few financial products are as confusing as LTC insurance can be, but LTC insurance can help protect your nest egg from the rising costs of long-term care. Instead of focusing on the negative, consider the peace of mind LTC insurance could provide you and your loved ones.