MARCH NEWSLETTER

CAPITAL CITY FINANCIAL PARTNERS

2026

MARCH EVENTS

<u>Columbia</u>

Lunch & Learn with Jamie

March 26th, 2026

12:00 PM - 2:00 PM

Midland Tech - Beltline Campus

RSVP by March 20th

<u>Reserve your spot now!</u>

UPCOMING EDUCATIONAL EVENTS

Our upcoming events are a great way to learn and connect. We'd be thrilled if you joined us and even more so if you brought along someone in your life who could benefit from the guidance and education we provide!

<u>Click here to register!</u>

Social Security & Retirement Planning

March 3 | Greenville | 11:30 AM

Taxes in Retirement

March 5 | Columbia | 11:30 AM

Estate Planning

March 11 | Greenville | 11:30 AM

Social Security & Retirement Planning

March 12 | Charleston | 12:00 PM

Estate Planning

March 25 | Columbia | 11:30 AM

GIVING BACK IS BETTER TOGETHER

We had such a great time volunteering with our Capital City Family at Meals on Wheels and Harvest Hope! We'd love for you to join us at our next event to help make a difference in our community.


$ 400,000
$ 200,000
Harvest Hope Food Bank
COVENTRY FOODS


VOLUNTEER


SINGLE STOCK


$200,000
RAMEN
BEEF FLAVOR


RAMEN

GEOPOLITICAL UNCERTAINTY AND YOUR FINANCIAL PLAN

Recent developments in the Middle East, including U.S. and Israeli military strikes on Iran that began on February 28, 2026, and subsequent retaliatory actions, have introduced heightened geopolitical uncertainty. Markets have responded with increased volatility: oil prices have surged as concerns mount over potential disruptions in the Strait of Hormuz, while equities initially dipped before showing some recovery, and safe-haven assets like gold have gained appeal. These swings are a natural reaction to fast-evolving events, but they underscore a key principle of sound financial planning: short-term noise should not derail long-term strategies.

Geopolitical conflicts have historically triggered temporary market turbulence. Past episodes—such as tensions in the Gulf region in 2019–2020 or other Middle East flare-ups—often led to initial sell-offs in equities and spikes in energy prices, followed by recoveries as situations stabilized or were contained. The U.S. benefits from greater energy independence today, which may help buffer some domestic impacts compared to prior decades. Nonetheless, prolonged uncertainty could affect inflation expectations, supply chains, and investor sentiment. No one can predict the exact duration or scope of these events, and past performance is not indicative of future results.

In times like these, the most important action is often inaction driven by emotion. Knee-jerk decisions—such as selling during dips or chasing “hot” sectors—frequently undermine wealth-building over time. Instead, we encourage you to: Maintain perspective: focus on your personal financial goals, time horizon, and risk tolerance. Markets have weathered wars, recessions, and crises before, rewarding disciplined, long-term investors. Avoid market timing: Attempting to predict peaks or troughs is notoriously difficult. Historical data shows that missing even a few of the best recovery days can significantly reduce returns. Review, don’t react: Diversification across asset classes, geographies, and sectors (including those that may perform differently in volatile environments) remains a core defense. We continuously monitor developments and stress-test portfolios against various scenarios.

At Capital City, we build financial plans with exactly these types of swings in mind. Our strategies incorporate diversification, prudent risk management, regular rebalancing, and scenario planning to help portfolios withstand periods of uncertainty. We conduct ongoing reviews tailored to your objectives, ensuring adjustments are deliberate and goal-oriented rather than reactive. Your dedicated advisor is available to discuss how current conditions align with your specific plan—no changes are needed unless they advance your long-term success.

Market volatility is an inherent part of investing, but it does not change the fundamentals of disciplined planning. We remain committed to guiding you through this period with clarity and confidence. Please reach out to your advisor with any questions or to schedule a review. Together, we’ll keep your financial future on track.

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