APRIL NEWSLETTER

CAPITAL CITY FINANCIAL PARTNERS

2026

OFFICE CLOSURE

Our offices will be closed on **Friday, April 3, 2026,** in observance of Good Friday. We will resume normal business hours on Monday, April 6, 2026, and look forward to assisting you then!

CELEBRATING 10 YEARS OF CAPITAL CITY FINANCIAL PARTNERS!

Over the past decade, we’ve grown, learned, and most importantly, built meaningful relationships with our amazing clients and community. We are truly grateful to everyone who has been part of our journey. Thank you for your continued trust and support.

Take a look below to see some of our favorite moments with clients in the community over the past 10 years!

MARKET UPDATE

Staying Grounded When Headlines Drive Markets

In times of heightened geopolitical tension, market volatility can feel especially personal. When headlines are moving quickly, whether around global conflict, trade disputes, elections, or central bank policy, it is natural for investors to wonder what comes next and whether changes should be made to their financial plan.

The reality is that markets do not like uncertainty, and geopolitical events often create short-term swings in investor sentiment. We may see abrupt moves in stocks, bonds, oil, currencies, or other areas of the market as investors react to new information. While these periods can feel unsettling, it is important to remember that volatility is not unusual—it is a normal part of investing.

One of the more common mistakes investors make during uncertain periods is allowing short-term emotion to override long-term discipline. History has shown that markets often respond quickly to fear, but they can also recover just as quickly when expectations shift. That does not mean every decline is brief or every recovery is immediate. It does mean that reacting to headlines alone can increase the risk of making decisions that may not align with your long-term goals.

This is where a well-constructed financial plan matters most.

A thoughtful retirement strategy is generally built with the understanding that uncertainty will occur. Rather than relying on any single forecast, prudent planning often emphasizes diversification, appropriate risk exposure, liquidity for near-term needs, and alignment between your portfolio and your actual timeline for using assets. In other words, the goal is not to predict every market event—it is to prepare for a wide range of possibilities.

For retirees and pre-retirees especially, market concern often raises a practical question: “Do I have enough stability built into my plan?” That is an important conversation, and one worth revisiting periodically. In some cases, market volatility simply reinforces the value of the strategy already in place. In other cases, it may be appropriate to review whether your allocation, cash reserves, or income distribution plan still fit your current objectives and risk tolerance.

Periods like this can be uncomfortable, but they can also serve as a useful reminder: successful retirement planning is not built around reacting to every headline. It is built around discipline, perspective, and a plan designed to adapt over time.

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