August NEWSLETTER

CAPITAL CITY FINANCIAL PARTNERS

2026

Welcome to CCFP!

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Financial Advisor

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August Client Events:

Harvest Hope COLUMBIA
Thursday, August 13th
(2220 Shop Rd)
11:15 AM -1:00 PM

Meals on Wheels COLUMBIA
Thursday, August 20th,
(2817 Millwood Ave)
9:00 AM - 10:30 AM

Harvest Hope Greenville
Thursday, August 20th,
(2818 White Horse Rd)
11:15 AM - 1:00 PM

RSVP HERE!

MARKET UPDATE:

Your Mid-Year Financial Check-Up

As we move through the second half of the year, it's a great time to ask an important question: Is your financial plan still aligned with your goals?

Just as your physician recommends an annual wellness exam, your financial life benefits from regular check-ups. A mid-year review allows you to step back, evaluate your progress, and make thoughtful adjustments before small issues become larger ones. It's a simple exercise that can provide tremendous peace of mind.

For many of our clients at Capital City Financial Partners, retirement isn't simply about growing wealth—it's about preserving it, generating dependable income, and maintaining confidence through changing market conditions. That's why we believe a mid-year review is one of the most valuable conversations we have each year.

This year, investors continue to navigate an environment filled with uncertainty. Interest rates remain elevated compared to the ultra-low-rate years many became accustomed to, while inflation has moderated but still impacts household budgets. Markets have shown resilience, yet volatility remains a reality as investors weigh Federal Reserve policy, corporate earnings, government spending, and global events. These conditions reinforce the importance of having a disciplined, long-term investment strategy rather than reacting to short-term headlines.

A meaningful financial check-up goes beyond simply looking at investment returns. It includes reviewing your spending and cash flow, confirming that your emergency reserves remain adequate, evaluating whether your investment allocation still reflects your comfort with risk, and ensuring your retirement income strategy continues to support your lifestyle. It's also an ideal opportunity to revisit tax planning, charitable giving strategies, estate planning documents, and beneficiary designations—areas that are often overlooked but can have a significant impact on your family's financial future. These are among the core areas highlighted in Schwab's 2026 mid-year planning guidance.

For those approaching retirement, this review becomes even more critical. The transition from accumulating assets to drawing income is one of the most significant financial shifts you'll ever make. Decisions regarding Social Security, Required Minimum Distributions, Medicare, tax-efficient withdrawals, and investment positioning should all work together as part of a coordinated plan—not as isolated decisions.

At Capital City Financial Partners, our role extends well beyond managing investment portfolios. We serve as your financial partner, helping you make informed decisions in the context of your overall retirement plan. When markets become volatile or interest rates change, we don't believe the answer is to chase the latest trend. Instead, we revisit your plan, evaluate whether anything has materially changed, and make adjustments only when they support your long-term objectives.

After all, successful retirement planning isn't about predicting what the markets will do next. It's about having a well-designed plan that can adapt—so you can focus on enjoying the life you've worked so hard to build.

Source: Schwab: https://www.schwab.com/learn/story/us-stock-market-outlook