

November NEWSLETTER

CAPITAL CITY FINANCIAL PARTNERS

2026

November Office Closure

Our offices will be closed on Thursday, November 26 and Friday, November 27, 2026, in observance of Thanksgiving. We will resume normal business hours on Monday, November 30, 2026.

From our family at Capital City Financial Partners to yours, we wish you a wonderful Thanksgiving filled with special mements with family and friends!

Understanding Market Highs

When markets reach new highs, it's a good time to revisit your financial strategy. Our latest whitepaper, Understanding Market Highs, explores how to maintain a long-term perspective and stay focused on your retirement goals through changing market conditions. We invite you to take a look!

Welcome to CCFP!



Ashley Robinson
Client Relationship Coordinator

November Client Events

11/4 Columbia - Lunch & Learn with Jamie
Planning for Incapacity: Protecting Your Wishes
Synergy Business Park
12:30pm - 1:30pm

RSVP Link

11/5 Columbia
Harvest Hope
11:30am-1:30pm

11/12 Greenville
Harvest Hope
11:30am - 1:30pm

11/12 Columbia
Meals on Wheels (Millwood)
9:00am - 10:30am

Volunteer RSVP Link

Spreading Holiday Cheer Through Angel Tree!



We're excited to participate in the Angel Tree program this holiday season to brighten the holidays for children in our community. Stay tuned for details on how to get involved and help spread some cheer!

MARKET UPDATE: NOVEMBER OUTLOOK

Federal Reserve Holds Rates Steady Amid Inflation Concerns

October was a mixed month for the markets. The S&P 500 hit a new all-time high early in the month but gave back those gains by the end, finishing slightly lower. Most of the drop came from large technology companies. When they reported earnings, investors questioned how much they are spending to build out artificial intelligence and when that spending will pay off. Other parts of the market held up better. Oil prices stayed above $100 a barrel because of the ongoing conflict with Iran, which keeps pressure on inflation and interest rates. On October 28, the Federal Reserve left interest rates unchanged after raising them in September. Two Fed members wanted another increase, which shows inflation is still their main concern even though job growth has slowed.

Now that the midterm elections are over, markets will be watching how the results affect tax, spending, and other policy decisions next year. November also brings several key economic reports, including jobs numbers, inflation data, retail sales, and an updated look at how the economy grew over the summer. These reports will help shape what the Fed decides at its next meeting on December 8 and 9, where another rate increase is possible. Nvidia reports earnings in mid-November, which will give another read on AI spending. Thanksgiving starts the holiday shopping season, a good check on how consumers are doing. Oil prices and events in the Middle East also remain worth watching. As always, we stay focused on your long-term plan rather than short-term headlines, and we're happy to talk through any questions you have.

SOURCE:

Federal Reserve Statement:
https://www.federalreserve.gov/newsevents/pressreleases/monetary20261028a.htm

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MEDICARE OPEN ENROLLMENT: A GOOD TIME TO REVIEW YOUR RETIREMENT HEALTHCARE COSTS

For retirees and those approaching retirement, healthcare is an important part of the financial planning process. Medicare helps cover many healthcare expenses, but premiums, deductibles, prescription costs, and coverage options can change from year to year. With Medicare Open Enrollment underway, now is a good time to review your coverage for 2027 and make sure it continues to meet your needs.

Medicare Open Enrollment runs from October 15 through December 7. During this period, eligible beneficiaries can review and change Medicare Advantage and prescription drug plans, with changes generally taking effect January 1, 2027. Even if you have been satisfied with your current coverage, it is worth taking a fresh look. Plans can change their premiums, deductibles, covered medications, pharmacy arrangements, and provider networks from one year to the next.

One area to watch is Medicare Part B, which generally covers physician visits, outpatient services, and preventive care. The standard monthly Part B premium was $202.90 in 2026, and the Medicare Trustees projected an increase to $209.50 for 2027. The final premium and deductible should be confirmed through official Medicare announcements. Some beneficiaries pay more based on income, through the Income-Related Monthly Adjustment Amount, commonly known as IRMAA. If you receive Social Security, your Part B premium is generally deducted from your monthly benefit, so an increase can affect how much money you actually receive.

Prescription drug coverage under Medicare Part D also deserves attention. For 2027, the maximum permitted deductible for Part D plans increases to $700, up from $615 in 2026, although individual plans may charge less or have no deductible. The annual out-of-pocket limit for covered Part D prescription drugs also changes to $2,400 in 2027. Your actual costs will depend on your plan, prescriptions, and how you use your coverage. A plan with a lower monthly premium is not necessarily the least expensive option overall if your medications have higher copayments or are no longer covered on favorable terms.

If you receive an Annual Notice of Change or another letter outlining a premium increase, don't set it aside. Review the new premium alongside any changes to deductibles, copayments, covered medications, and provider networks. Consider whether the total estimated annual cost still makes sense for your situation. A higher premium does not automatically mean you should switch plans, just as a lower premium does not guarantee better coverage.

Before making a decision, gather your current medications and dosages, preferred pharmacies, doctors, and an estimate of your anticipated healthcare needs. Use the official Medicare Plan Finder at Medicare.gov to compare available options. If you are considering moving between Original Medicare and Medicare Advantage, remember that supplemental Medigap coverage has separate enrollment rules and may not be guaranteed in every circumstance.

Healthcare expenses can have a meaningful impact on retirement cash flow, so reviewing them annually is an important part of maintaining a well-organized financial plan. If you have questions about how Medicare costs may affect your retirement budget or broader financial goals, please speak with your Capital City financial advisor. We are here to help you consider the financial implications and connect you with appropriate resources as you navigate your retirement years.

SOURCES:

Medicare Info: https://www.medicare.gov/
Medicare and Social Security 2026 Trustees Report: https://www.ssa.gov/oact/trsum/

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