

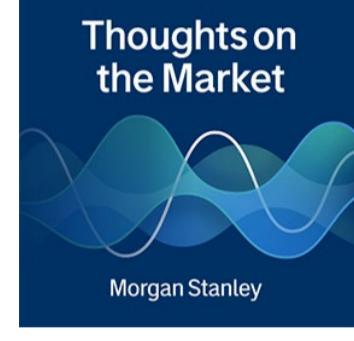
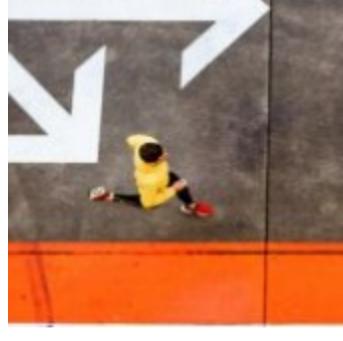
Insights For The Year Ahead

[Client Preferred Name]

With 2026 underway, we wanted to share a few featured insights that we believe are especially relevant for investors right now. These spotlight pieces explore key themes for the upcoming year, including why 2026 presents potential opportunities for investors rather than gamblers, anticipated trends in mortgage rates, and insights from the Thoughts on the Market podcast - "Bullish Signals Investors May Overlook."

As always, we welcome your feedback — feel free to reply and let us know. Your input helps us tailor future communications to what matters most to you.

[Signature of Primary Contact]



The Odds Are Changing: 2026 Is a Market for Investors, Not Gamblers

If the last few years felt a bit like walking through a casino where almost every table was paying out, 2025 has been the point in the night when the lights come up a bit and you notice the house edge again.

Will Mortgage Rates Go Down in 2026?

Mortgage rates are forecast to decline in 2026, improving housing affordability, but challenges persist for prospective buyers.

The Bullish Signals That Investors May Overlook

Our CIO and Chief U.S. Equity Strategist Mike Wilson discusses key catalysts that investors may be missing, but that are likely to boost U.S. equities in 2026.

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