



## Market Volatility Ticks Up, but Long-Term Outlook Remains Solid

As I write this, it's Tuesday, March 3, and it's been a volatile day in the stock market, which is not surprising. Headlines are swirling, geopolitics are front and center, again, and markets are reacting.<sup>1</sup> Times like these can feel a bit unsettling, but it's important to keep the bigger picture in mind. Let's start by reviewing the month of February.

Even before the Iran conflict emerged, market volatility was on the rise. More uncertainty over tariffs after the Supreme Court ruled against them was one reason for the spike. Another was the ongoing reassessment of the profit potential of some of the big tech companies that have been leading the market boom for two years. As this happens, volatility is bound to increase, but on the plus side, it is also helping the markets to widen out.

As many tech stock values have shrunk, those in other sectors have risen, giving the markets more parity, which is healthy and better for a wider range of investors. This rotation is reflect-

ed in how each of the three major indexes finished February, with the tech-heavy Nasdaq and S&P 500 both down slightly for the month, and the more commerce-based Dow Jones Industrial Average up by 0.3%.<sup>2</sup>

### One Finger on the Trigger

Probably the most important thing to keep in mind about the spike in volatility following the news about Iran is that — thanks mainly to the outsized influence of the AI tech boom — the markets have probably been overvalued for some time. Anytime this happens, it's typical for big investors to keep one finger on the trigger, so to speak, watching for any kind of rising uncertainty that might tell them, "Now is a good time to take some winnings off the table and sell."

The Iran situation certainly raises the uncertainty level, but ultimately, I think the volatility spike we saw to start the month is not just a reaction to the situation itself, but a combination of all these factors. In other words, to me, this looks less like panic and more like

strategic profit-taking. That's not unusual, and at this point it doesn't do much to change the long-term market outlook. I say that from experience, having been in this business for many years and managing assets through just about every kind of market situation imaginable.

So, hopefully that perspective helps if you are feeling a bit unsettled. Also, always keep in mind that because you are invested for income first, capital appreciation second, you are better shielded than most growth-based investors from the potential impacts of any increased volatility down the road. In fact, even if I'm wrong and the market experiences a 10% or even

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A+ Rating



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## Market Volatility

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a 20% pullback at some point, you can still rest easy knowing that your income is unaffected, and your principal is more protected against permanent loss.

### Your Portfolios

On that note, I'm pleased to report that through the end of February, our strategies have continued to perform impressively. Our median portfolio of bonds and bond-like instruments is up, on average, by about 1.3% year-to-date, depending on your individual holdings. On a pro-rated basis, that puts us on track for over 7% annual return, which is well ahead of our target goal of around 5-6%.

As for our stock dividend strategies, they've benefited greatly so far from the market's rotation away from tech stocks and towards a broader range of companies. Some of our more conservative stock dividend strategies are up as much as 9.5% in just the first two months of the year. That's not a pro-rata projection for the whole year — it's simply what's already happened.

So again, most of you are with us for a very specific reason: to be as sure as you can be that your income is reliable and that your assets are more protected against major market shifts. Keep that in mind anytime you start feeling nervous about screaming headlines or breaking news reports.

Naturally, if I see conditions shifting in a way that might concern you further, I'll share my perspective in a timely manner. And, of course, you are always welcome to contact our office at any time with any specific questions or concerns.

In the meantime, enjoy your March. Have a great St. Patrick's Day, and a fantastic first day of Spring! ■■■

1 <https://www.nasdaq.com/articles/stock-market-news-feb-27-2026#:~:text=How%20Did%20The%20Benchmarks%20Perform,high%20and%2088%20new%20lows.>

2 <https://www.cnbc.com/2026/03/02/stock-market-today-live-updates.html>

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## Tips for Getting Your Finances in Order

If you're serious about pursuing your financial goals, it's important to get your finances in order. Some tips that may help in that process include:

- **Get organized.** It's difficult to assess how much progress you're making toward your goals if you don't know basic facts like how much your net worth increased during the past year, how you are spending your income, or how well your investments have performed.
- **Budget your expenditures.** While many people dread the process of analyzing and budgeting expenditures, inefficient and wasted expenditures are often major obstacles to saving for financial goals.
- **Develop explicit written financial goals.** Goals help set our financial priorities and provide motivation for reducing spending and saving for the future. Quantify your ultimate goal and interim goals so your progress can be tracked.
- **Pay yourself first.** If you wait until the end of the month to see how much money is left over for saving, you'll probably find that the answer is nothing.
- **Establish an emergency cash reserve.** This will give you funds to deal with short-term emergencies, such as a temporary job loss, a short-term disability, a major home repair, or a large medical bill.
- **Get your debt under control.** Take steps to reduce your consumer debt as much as possible — any interest payments are just reducing the amount available for saving. There are a variety of strategies you can use to either reduce your debt or lower the cost of that debt.
- **Invest automatically.** One of the best ways to invest consistently is to make investing automatic. Make arrangements to have a specific amount deducted from your checking or savings account periodically and transferred to an investment account. *(Keep in mind that an automatic saving plan, such as dollar cost averaging, does not assure a profit or protect against loss in declining markets. Because such a strategy involves periodic investment, consider your financial ability and willingness to continue purchases through periods of low price levels.)*
- **Develop an investment strategy.** Your strategy will depend on a variety of factors unique to your situation, including your risk tolerance, return expectations, investment period, and investment preferences.
- **Assess your insurance needs, including life, health, disability, long-term care, homeowners, automobile, and personal liability.** Insurance companies offer innovations and riders that might be applicable to your situation. Reevaluating your insurance can lead to lower premiums with coverage better suited to your situation.
- **Take active steps to reduce your taxes.** There are a variety of strategies that can help you reduce your income taxes, thus freeing money for saving. The key is to review those strategies now, so you have plenty of time to implement them.
- **Review your estate plan.** If it's been a few years since you've reviewed your estate plan, take time to go over your documents to make sure they still reflect your wishes for your estate's disposition.

If you'd like help putting these tips into practice or would like to discuss your finances in more detail, please call. ■■■



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Eric K. Williams

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Empowerment Resources **International** Corp., (A+ Rated and Complaint Free, per the Better Business Bureau, MBE Certified with the City of Chicago and Cook County Government), Independent Advisors Offering Insurance and Financial Planning Services. Based in the West Loop Gate District of Chicago, We Proudly Service Individuals and Families Across the Country with a Mission to Build Long-Term Financial Security. Eric K. Williams is the President of ERI and a Member of the National Association of Insurance & Financial Advisors (NAIFA). He is a **Qualifying Life Member** with **Honor Roll & Top of the Table** Status in the Million Dollar Round Table, MDRT, the Premier Global Association of Financial Professionals®.

## What We Do:

We Provide Solutions to Address the Systemic Root Causes of Inadequate Financial Freedom in America (Taxation, Interest Payments, Unknown Excessive Fee-Structure).

Using Our Knowledge along with our Combined Experience and Proprietary Technology, We Help Our Clients Achieve Their Goals. Those Goals Include: Building a Smarter Financial Plan for Now and Later, Leveraging your Dollar to do Multiple jobs Simultaneously; Eliminating **ALL** Debt including their Mortgage and Student Loans, in 9 Years or Less; & Self-Finance Purchases. We Teach Our Clients to Use Time Committed Vehicles that Eliminate Risk & Fee Structure; Thus, Replacing Retirement Risk, Fees & Losses with **Guarantees & Lifetime Income**.

## UNIQUE PROBLEMS SOLVED FOR OUR CLIENTS:

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- The real Interest on Mortgages and Student Loans is 60-100%, not the advertised rate 2-7% that we're misled to be paying
- U.S. Census Bureau statistics show that 74 cents out of every dollar coming to the Household goes to Interest & Taxes.

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