Flourish Wealth Management

Quarterly Newsletter

2nd Quarter | 2026

July 2026

As summer unfolds, it offers a wonderful opportunity to slow down and reflect on where you are today and where you'd like to go next. While markets and headlines naturally capture our attention, the most meaningful financial decisions often begin by looking inward - considering your values, your goals, and the life you're working to create.

In this quarter's newsletter, we're exploring the idea of investing with intention and how your portfolio can serve as a reflection of what matters most to you. You'll also find Jay Pluimer's latest market commentary, offering perspective on recent market activity and the importance of maintaining a thoughtful, long-term approach in an ever-changing environment. We hope these insights encourage you to approach the second half of the year with confidence, clarity, and purpose.

Sincerely,

Kathy Longo, CFP®, CAP®, CDFA®

QUARTERLY ARTICLE

Investing with Intention: Aligning Your Portfolio with Your Long-Term Goals and Values

By: Kathy Longo, CFP®, CAP®, CDFA®
President and Founder

It's easy to think about investing as a numbers game. Market returns, account balances, and performance headlines often dominate the conversation, making it seem as though success is measured by percentages alone. But over time, many people begin asking a different question.

Instead of wondering, "How is my portfolio performing?" they begin asking, "Is my portfolio supporting the life I want to live?"

That shift in perspective is at the heart of investing with intention. While investment decisions are certainly informed by financial objectives, they can also reflect the values, priorities, and long-term vision that make those objectives meaningful. After all, a portfolio isn't simply a collection of investments; it's one part of a much larger picture that includes your family, your aspirations, and the experiences you hope to create along the way.

Looking Beyond Investment Performance

Investment performance will always be an important part of a long-term financial plan, but it isn't the only measure of progress. A thoughtful investment strategy begins by considering questions that extend beyond the markets.

What are you ultimately working toward? What kind of life do you hope your financial resources will support? Which goals matter most over the next five, ten, or twenty years?

For some people, the answer may be retiring comfortably or creating greater flexibility in their career. Others may prioritize supporting children or grandchildren, traveling more frequently, giving back to causes they care about, or preparing for future healthcare needs.

The specific goals will look different for everyone. What matters is that your investment strategy supports those priorities rather than existing separately from them.

SEE ALSO: From Success to Fulfillment: Turning Financial Goals into a Meaningful Life Vision

Your Values Can Help Guide Financial Decisions

Our values influence countless decisions throughout life, and investing is no exception. Some people value stability and prefer a more measured approach to risk. Others are comfortable accepting greater market fluctuations in pursuit of long-term growth. Many families prioritize charitable giving, education, or creating opportunities for future generations.

These values don't necessarily dictate which investments belong in a portfolio, but they do provide valuable context for the broader planning process. When investment decisions are viewed through the lens of personal priorities, they often feel more connected to the life you're building instead of simply reacting to short-term market movements. That perspective can also make it easier to stay focused and patient during periods of market uncertainty.

Investing Through Life's Transitions

Life rarely follows a straight line, and neither should financial planning. Career changes, marriage, growing families, retirement, caregiving responsibilities, or receiving an inheritance can all influence how you think about investing.

These moments often provide a natural opportunity to revisit your goals and determine whether your portfolio continues to reflect your current priorities. Rather than viewing an investment strategy as something that is set once and forgotten, it can be helpful to think of it as something that evolves alongside your life. Periodic conversations and thoughtful reviews can help ensure your financial plan continues to support where you are today while remaining flexible enough for tomorrow. As life changes, it's also important to revisit whether your investment mix still reflects your time horizon, goals, and comfort with investment risk.

A Perspective Worth Considering

For many women, investing has historically felt less accessible than other aspects of financial planning. In some cases, financial decisions were handled primarily by a spouse or partner. In others, investing simply wasn't presented as something to actively participate in.

Fortunately, that narrative continues to evolve. More women today are taking active roles in investment decisions, asking thoughtful questions, and seeking a deeper understanding of how their investments support their long-term goals.

Confidence doesn't come from having every answer immediately. More often, it grows through participation, education, and ongoing conversations that connect financial decisions to the priorities that matter most. Investing with intention creates space for those conversations by recognizing that a portfolio is ultimately meant to serve a person's life—not the other way around.

Staying Grounded During Market Changes

Periods of market volatility can make even experienced investors feel uncertain. When headlines become overwhelming, it can be tempting to focus exclusively on short-term market movements. Yet these moments are often when returning to your long-term goals becomes especially valuable.

SEE ALSO: Aligning Wealth with Purpose: Designing a Financial Plan That Reflects Your Values

If your investment strategy was built around your personal priorities, your time horizon, and your overall financial plan, temporary market fluctuations become one piece of a much larger story. While no one can predict exactly what markets will do in the future, remaining connected to your long-term vision can provide valuable perspective when uncertainty arises.

Investing with Purpose

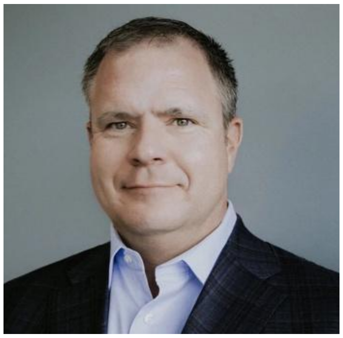
At its core, investing with intention is about creating alignment. Alignment between your financial resources and your values. Alignment between today's decisions and tomorrow's goals. And alignment between your portfolio and the life you hope to build.

Over time, that sense of alignment can help financial planning feel less like a series of disconnected decisions and more like a thoughtful process that evolves alongside your life. Because ultimately, investing isn't simply about growing wealth. It's about supporting the people, experiences, and possibilities that matter most to you.

Every investment decision is part of a larger story, one that reflects your goals, values, and vision for the future. If you're wondering whether your portfolio still aligns with what matters most in your life today, a thoughtful conversation can be a valuable place to start. At Flourish, we believe investing should support your long-term priorities, not just your financial goals. We'd be happy to explore what that alignment looks like for you.

MARKET COMMENTARY

Quarter 2 | 2026



By: Jay E. Pluimer, AIF®, CIMA®
Director of Investments

Global Stocks staged a strong rally during the second quarter, capitalizing on the pause of tensions in Iran along with increased investments and spending on everything related to Artificial Intelligence (AI). US Large Growth gained over 16% during the quarter with AI stocks leading the way, while US Small Growth was the best performer during the quarter with gains in excess of 25%. The result is positive year-to-date returns across the board in US and International markets, with Emerging Markets leading the way. Bonds also posted positive returns during the quarter despite headwinds from the Federal Reserve which reversed course and is now expected to raise interest rates at some point during 2026 in response to stubbornly higher rates of inflation. We are maintaining a balanced and diversified approach to client portfolios ahead of the mid-term elections in early November.

Although US Large Growth stocks rallied during the quarter, the Magnificent 7 companies (Nvidia, Microsoft, Meta (Facebook), Apple, Amazon, Alphabet (Google), and Tesla) have not been driving the markets. Year-to-date returns for the other 493 stocks in the S&P 500 Index have come from a mix of Healthcare, Financial Services, Energy, and Industrials companies which are benefiting from the AI rally in a variety of ways. We continue to see strong earnings growth be the key driver of returns, which is a favorable sign for investors because it means that stock valuations are staying relatively reasonable. It was notable during the quarter that a new record was set for largest Initial Public Offering (IPO) by SpaceX, a Big Tech company focused on satellites, global communications networks, and space exploration. The market is poised for additional mega-IPOs later this year from OpenAI and Anthropic. Although we do not participate in IPOs at Flourish, these companies have received fast-track exceptions to be added to major US Market Index strategies which provides exposure over a matter of days and weeks instead of months and years in the past. It's a positive sign to see investors taking cash off the sidelines to invest in new companies with high growth projections.

For more information on investments and the markets, you can reference our [Quarterly Market Review].

Conclusion

Thank you for taking the time to spend a few moments with us. We hope this quarter's newsletter offers both practical insights and an opportunity to reflect on your own financial journey. As always, if you have questions about your financial plan, your investments, or how your goals may be evolving, we're here to help. Wishing you a wonderful rest of the summer, and we look forward to connecting with you again next quarter.

Sincerely,

Kathy Longo, CFP®, CAP®, CDFA®

and the Flourish Team