



JBC Companies

E M P O W E R I N G O P P O R T U N I T Y

EMPOWERING INSIGHTS



FEBRUARY: THE MONTH OF INTENTIONAL CLIENT PROGRESS

FEBRUARY 2026



February may be the shortest month of the year, but it's often the most revealing.

By now, the excitement of a new year has settled for your clients, and what remains are habits, decisions, and direction. This is where real progress can be made—not through dramatic moves, but through consistent, thoughtful action.

At JBC Companies, we believe financial success isn't built on reacting to headlines or chasing trends. It's built on clarity, discipline, and alignment with what truly matters to your clients.

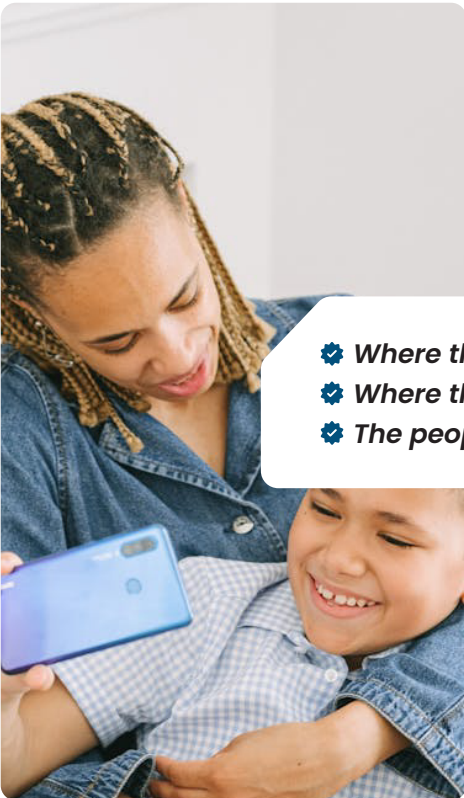


MARKETS WILL MOVE. CLIENT VALUES SHOULDN'T.

Market volatility is a normal part of investing. What matters most isn't whether markets rise or fall in the short term—but how your clients respond. A steady approach focuses on:

Long-term strategy over short-term noise
Thoughtful planning over emotional decisions
Purpose-driven wealth over purely performance-driven outcomes

When uncertainty shows up, it becomes an opportunity to return to fundamentals and ensure your clients' financial plans still reflect their goals, values, and season of life.



PLANNING IS MORE THAN NUMBERS

Great financial planning is not just technical—it's personal. Your clients' plans should account for:

- ✔ *Where they are today*
- ✔ *Where they want to go*
- ✔ *The people, causes, and legacy that matter most to them*

Whether that includes retirement readiness, estate planning, charitable giving, or business succession, the role of an advisor is to walk alongside clients with both experience and empathy.

Confidence can grow when clients know their plans are built for their lives—not a generic model.

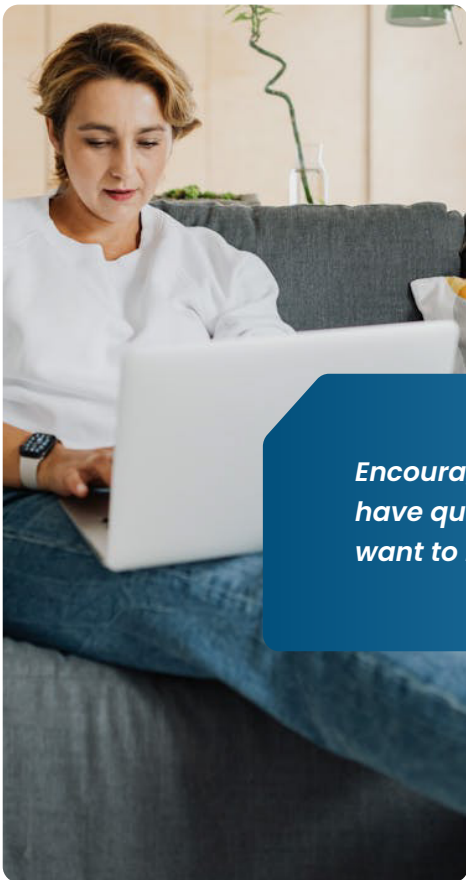


A QUICK FEBRUARY REMINDER FOR CLIENTS

This can be a great time for your clients to:

Review cash flow and savings progress
Revisit beneficiary designations
*Check that investment allocations still align
with their goals*
*Begin conversations around charitable or
legacy planning for the year*

Small adjustments now can help create
meaningful impact later.



HERE FOR THE LONG RUN

The commitment to your clients shouldn't
change with the calendar or the markets.
Steady guidance, accountability, and clarity
help clients make wise decisions today that
support tomorrow.

*Encourage clients to reach out if they
have questions, concerns, or simply
want to review their plans.*



*Here's to continued client progress
—one intentional step at a time.*

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MARKET RECAP & COMMENTARY

The S&P 500 began 2026 on firm footing, rising about 1.4% in January and briefly breaking above the 7,000 level during intraday trading on January 28; a milestone reached just 14 months after first crossing 6,000. Market breadth strengthened meaningfully: the Equal Weight S&P 500 climbed 3.4%, signaling a rotation toward mid and small cap stocks. Energy led sector performance with a 14.4% gain, supported by higher oil prices, while Materials and Industrials also advanced. Financials were the notable laggard, falling roughly 2.5% amid political pressure surrounding proposed caps on credit card interest rates.

Macro data helped reinforce investor confidence. December inflation readings showed headline CPI easing to 2.7% and core CPI to 2.6%, the lowest in five years. The Federal Reserve kept rates unchanged at 3.50%–3.75% at its January 28 meeting. Late month volatility followed President Trump's nomination of Kevin Warsh as the next Fed Chair, prompting a brief dollar rally and a pullback in precious metals. Labor market data pointed to a cooling, but still resilient economy, with job gains near 50,000 and unemployment at 4.4%.

As February begins, the S&P 500 faces heightened volatility near the 7,000 milestone. Cooling inflation supports sentiment, but investors are rotating out of mega cap tech and into energy and cyclicals, while markets remain sensitive to the Fed leadership transition and Q4 earnings.

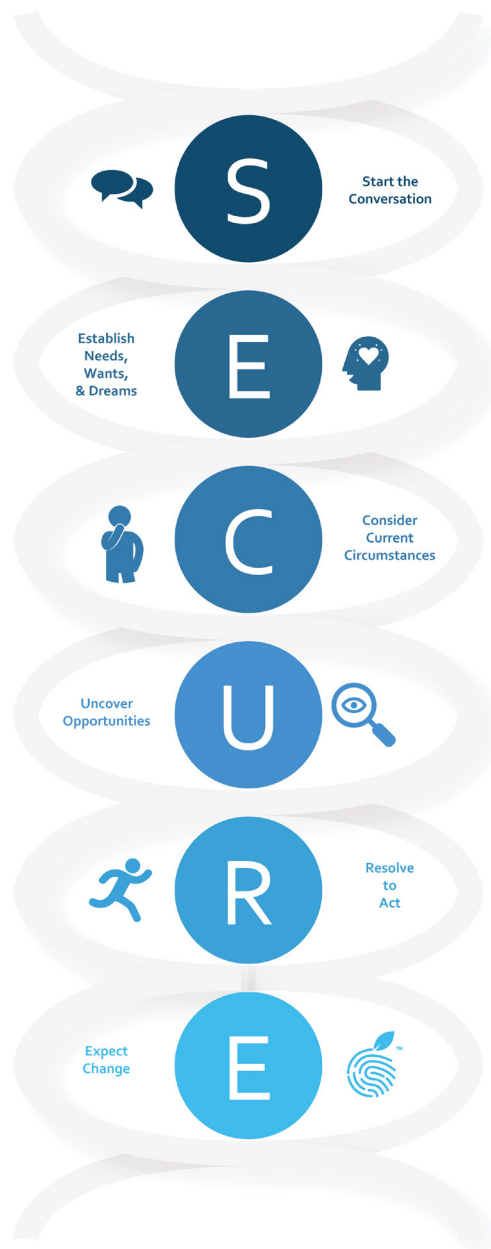
DISCLOSURES:

The S&P 500 is a capitalization-weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries..

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