NEWSLETTER

OCTOBER 2026

ANCHOR
WEALTH STRATEGIES



> October brings three things retirees should have on their radar: **Medicare Open Enrollment** begins October 15, the SSA is expected to announce the 2027 **Social Security COLA** around October 14, and it's **Cybersecurity Awareness Month** — a good time to double check how well protected your accounts really are. Learn more about Anchor Wealth Strategies to help you prepare.

- Medicare open enrollment
- Social Security timing & COLA
- Fraud & cybersecurity protection



Judy Polak, CFP®
LPL Financial Advisor
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Helping clients stay the course in

MARKET TRENDS AND INSIGHTS

Heading into the final stretch of the year, investors are watching the Fed's next move and this month's

IMPORTANT DATES AND EVENTS

October 14 (expected)
The Social Security Administration is expected to

a sea of financial uncertainty by providing strategies for their financial success.

Social Security COLA announcement for clues on what 2027 income and spending may look like. For long-term investors, the headlines matter less than the plan you already have in place.

Emerging markets
Valuations remain attractive relative to developed markets, though currency swings continue to add volatility.

Economic indicators
Inflation and employment data continue to guide rate expectations heading into year-end.

announce the 2027 cost-of-living adjustment.

October 15
Medicare Open Enrollment begins — runs through December 7.



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MARKET COMMENTARY

Buy the dip? Not always the right call near retirement.

"Buy the dip" has become one of the most repeated pieces of investing advice — and for someone decades from retirement, it's often sound. Markets have historically recovered from downturns given enough time.

But time is exactly what changes the math for anyone within a few years of retirement, or already drawing income from their portfolio. A downturn that hits early in your withdrawal years doesn't just cost paper value — it can permanently reduce how long your money lasts, even after the market fully recovers. This is known as **sequence-of-returns risk**, and it's one of the most overlooked threats to an otherwise solid retirement plan.

> *"The fix isn't avoiding the market — it's having a withdrawal strategy that doesn't force you to sell at the wrong time."*

A few ways we help clients manage this risk heading into or through retirement:

- Building a cash reserve or bucket strategy so short-term withdrawals aren't tied to market performance
- Coordinating Social Security timing to reduce pressure on portfolio withdrawals in down years
- Stress-testing your plan against early-retirement downturns before they happen, not after

Want to know how sequence-of-returns risk could affect your plan?

Schedule a complimentary conversation with our team.

Schedule a call →

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