NEWSLETTER

July 2026

Hello Summer

ANCHOR WEALTH STRATEGIES

Summer Myth Debunked

Myth: "Sell in May and Go Away"
This is probably the best-known summer investing phrase. The idea is that markets underperform from May through October, so investors should move to cash during the summer.

Reality:
Historical data shows markets are often still positive during summer months — just sometimes less strong than winter periods. Missing even a few strong market days can significantly reduce long-term returns. According to American Century Investments, the market posted positive summer returns in 38 of the last 50 years, with average gains between May and October remaining positive overall.

From 1776 to Today: A Financial Perspective

In 1776:
The U.S. population was about 2.5 million people. The average life expectancy was around 38 years. A skilled tradesman might earn about $1 per day. There were no banks as we know them today, no stock market, and no retirement accounts.

250 years later:
The U.S. population exceeds 340 million. Americans have access to investments, retirement plans, and financial tools that the Founding Fathers could never have imagined.

Summer is a reminder of what financial independence can feel like. See how retirement planning today can help create more moments like this tomorrow.

EXPLORE YOUR OPTIONS

Whether you're traveling, spending time with family, or simply enjoying the longer days, summer is a great reminder to focus on what matters most. Having a solid financial plan in place can help you enjoy today while staying confident about tomorrow.
If it's been a while since you've reviewed your financial strategy, now is a great time to schedule a meeting. We're here to answer questions, discuss goals, and help keep your plans moving forward.

SCHEDULE ONLINE

Why annuities are often misunderstood and what they actually do

A confident retirement depends on having income that continues no matter how long you live. A traditional 401(k) helps you build savings, but it is only one component of a retirement strategy. Eventually, those savings still need to generate reliable income. An annuity is designed to help solve that problem by converting a portion of your savings into guaranteed monthly payments while the rest of your portfolio can stay invested. Fixed and Variable annuities are suitable for long-term investing, such as retirement investing. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Withdrawals made prior to age 59 ½ are subject to a 10% IRS penalty tax and surrender charges may apply. Variable annuities are subject to market risk and may lose value.

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Fourth of July Fun Fact

In 1776, a pound of butter cost roughly 12–15 cents. Today, a pound of butter typically costs around $4–$5. The surprising part? The average American worker in 1776 earned only a fraction of what workers earn today, meaning butter represented a much larger share of a household budget than it does now.

Let's Stay Anchored

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