OMEGA Wealth Management

Navigating the complexity of human and financial wealth

Where to Be Bold in Uncertain Times

By:
Lisa Kirchenbauer
President, Founding Partner, & Senior Advisor

Happy New Year!

I'm currently reading a book recommended by a future-of-wealth group I joined called *How to Be Bold*. It arrives at an interesting time. Many of us are wondering if it's safe to be "bold" when the world feels so uncertain.

Why discuss boldness at a wealth management firm? Because it directly impacts how we support your goals and the investments you choose.

I've also been reflecting on this personally. Recent messages from the Episcopal Church have stopped short of suggesting action, leaving many unsure of what to do next. We've heard similar sentiments from clients: sitting back feels unsettling, but acting bold feels scary.

So, where might you choose to be bold in your life and wealth planning?

Pursuing Goals:
Tackling major life goals that require time, money, or risk.

Giving:
Supporting causes that urgently need your resources right now.

Business:
Taking your business to the next level and investing in growth.

Relationships:
Supporting the people in your life—family, friends, and community.

Conversely, where do we recommend exercising caution?

Cryptocurrency:
Consider waiting for better regulation and protection.

Speculation:
Avoid online betting and prediction market gambling.

Chasing Returns:
Don’t over-invest in last year’s winners (e.g., tech or international).

Concentration:
Avoid going "all-in" on a single stock or company.

DIY:
Don't manage everything yourself when your time is better spent elsewhere.

Being bold can be lonely. At Omega, we are your "thinking partners," ready to help you align your wealth with your values. Sometimes, living a life without regrets requires the courage to go in a different direction.

The Illusion of Certainty

By:
Jared Jones
Partner, Director of Investments, & Senior Advisor

> "All models are wrong, but some are useful."
> – George Box, British statistician

There is something deeply reassuring about a financial plan. Clean reports, modeled cash flows, and retirement timelines projected to the month feel solid, knowable, and certain.

And yet, every financial plan we build is wrong.

Markets will not return exactly 6.8%. Inflation won't hold at exactly 3%. Life will happen. The numbers are precise, but the future is not.

As we gear up to run updated projections for many of you this year, remember: we are not predicting the future. We are stress-testing the sturdiness of the plan. We ask, What if returns are lower? What if I retire earlier?

A financial plan is a starting point. Its value is not certainty, but clarity about what is adjustable. You control the spending, the risk, and the giving. Real control comes from adaptability—knowing exactly what to change when circumstances shift.

That thoughtful, ongoing preparation is where the real value lies.

Market & Economy Update

By:
Davis Gardner, Lead Advisor

Market Performance

Major U.S. stock indices posted modest growth in January, navigating volatility driven by geopolitical headlines. Continuing the trend from 2025, international markets outpaced the U.S.

Here is where things ended in January:

S&P 500 (TR): +1.37%

Dow Jones Industrial Average (TR): +1.73%

Nasdaq-100 (TR): +1.2%

MSCI EAFE (International): +5.22%

Notably, domestic small-cap stocks outpaced large-caps early this year, indicating investors are seeking value beyond the “Magnificent 7.” Internationally, emerging markets saw even higher gains, up 8.9% for the month.

Economic Data & Interest Rates

Inflation & Labor:
The 12-month inflation rate fell to 2.4% in January. Unemployment dropped to 4.3% with 130,000 jobs added—the strongest growth since late 2024. Healthcare led the gains, while government and financial services saw cuts.

The Fed:
Rates held steady in the 3.5% - 3.75% range. Officials signal a likely cut in 2026, but lower inflation and unemployment support delaying this until later in the year.

Yields & Mortgages:
The 10-year Treasury yield rose to 4.26%, and the 30-year mortgage rate remains in the low 6% range.

Key Takeaways

Recent data supports a positive start to 2026. While January was slower, AI-driven tech companies are expected to keep driving the

market. For long-term investors, broad diversification remains a prudent strategy.

Thoughtful Resources

Book Recommendation

How to Be Bold: The Surprising Science of Everyday Courage by Ranjay Gulati

A timely read on finding the courage to act when the future feels uncertain.

Order the Book

Community Letter

From Presiding Bishop Sean Rowe

A reflection on navigating despair and finding the way forward.

Read Now

4501 N Fairfax Drive Suite 602
Arlington, VA 22203
US

If you would no longer like to receive email from us, click here to unsubscribe

The information and material contained in this communication is confidential and intended for the recipient addressee named. If you are not the intended recipient, please delete the message and notify the sender immediately. Omega Wealth Management, LLC (OWM) is a Registered Investment Adviser (RIA) under the U.S. Securities and Exchange Commission (SEC). Any information provided has been obtained from sources considered reliable. Please contact us for more complete information based on your personal circumstances and to obtain personal individual investment advice. All investing involves risks, including the potential for loss of principal. There is no guarantee that any investment plan or strategy will be successful; past performance does not guarantee future results.