OMEGA Wealth Management

Navigating the complexity of human and financial wealth

Thriving in Complexity with Thoughtful Simplicity

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

Happy New Year!

I originally planned to write about starting the year on a healthy note, but that feels tone-deaf given where we stand in January 2026. The reality is, complexity surrounds us.

Society seems intent on oversimplifying everything—offering bite-sized takes on geopolitical tensions, the economy, and health policy. We crave quick conclusions. But beneath the headlines lies a nuanced, "K-shaped" economy where those with assets thrive while others struggle.

Consider the Markets:

Concentrated Gains:
Tech and AI stocks soared, but gains were narrow. International equities actually outperformed in 2025.

The Cash Trap:
Cash and CDs offered stability, but as rates fell, that strategy weakened.

The Fear Factor:
For those who remember 2001 or 2008, the fear of correction persists—especially when relying on a portfolio for income.

So, how do you embrace complexity without spiraling into anxiety? The answer is **thoughtful simplicity.**

At Omega, our goals-based "bucket strategy" helps you participate in growth while protecting against risk. By setting aside accessible funds for near-term needs, you avoid selling at a loss during downturns while still capturing long-term growth. It is a pragmatic way to manage complexity without ignoring reality.

We can't make the world simple, but we can focus on what we control. A solid, values-based financial plan is the best antidote to short-term noise.

Omega is here to guide you—not just in planning, but in living your best life, regardless of the headlines.

May you prosper, thrive, and find peace in 2026.

Time and Memory Wealth

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

At Omega, we spend a lot of time talking about wealth. But not all wealth is financial. Lately, I've been thinking about another kind that might matter just as much: **time and memory wealth.**

John Steinbeck captured this in East of Eden:

> "Time interval is a strange and contradictory matter... It is the dull eventless times that have no duration whatever... A time splashed with interest, wounded with tragedy, crevassed with joy—that's the time that seems long in the memory."

Time feels longer in our memories when it is filled with meaning—when we are doing things we love with people we love. That creates depth. That is time and memory wealth. January is a wonderful time to revisit three powerful questions from financial life planner George Kinder. If you had all the money you needed, how would you live?

If you had 24 hours left, what regrets would surface?

Read the Full Post & See the 3 Questions

Market & Economy Update

By:
Davis Gardner, Lead Advisor

Market Performance

Major stock indices posted mixed results in December. Despite some slight downturns, equity markets overall posted very strong results for the year, with double-digit gains.

Here is where things stood at year-end 2025:

S&P 500 (TR):
-0.05% in December; **+16.39% for the year**

Dow Jones Industrial Average (TR):
-0.73% in December; **+12.97% for the year**

Nasdaq-100 (TR):
+0.73% in December; **+20.17% for the year**

MSCI EAFE (International):
+3% in November; **+31.22% for the year**

Both domestic and international markets navigated a volatile year and ended well into positive territory. Tech companies—especially AI-driven organizations—led the way domestically, while international value stocks significantly outpaced growth.

Economic Data & Interest Rates

Consumer prices ended up 2.7% for the 12 months ending in December, unchanged from November. This should allow Fed officials to shift their focus to curbing unemployment, which remains at 4.6% despite solid economic growth.

The Fed:
Expected to maintain current interest rates for the time being.

Treasury Yields:
The 10-year Treasury yield landed at 4.18% to end 2025.

Mortgages:
The average 30-year mortgage rate remains in the low 6% range.

Consumer Sentiment

Sentiment ticked slightly upward in December. Consumers appear to be feeling modestly better about the economy over the past two months, though confidence is still well below the levels we saw entering 2025.

Key Takeaways

In a year dominated by uncertainty and political turbulence, the economy grew modestly, inflation eased, and markets posted strong growth. Looking ahead in 2026, diversification, discipline, and vigilance remain critical to success.

Important Policy Updates From the Team

USPS & IRS Changes As of late 2025/early 2026, new policies impact how payments and tax filings are processed.

No Paper Checks:
The IRS generally no longer accepts paper checks. You must have funds in your account ready to be debited.

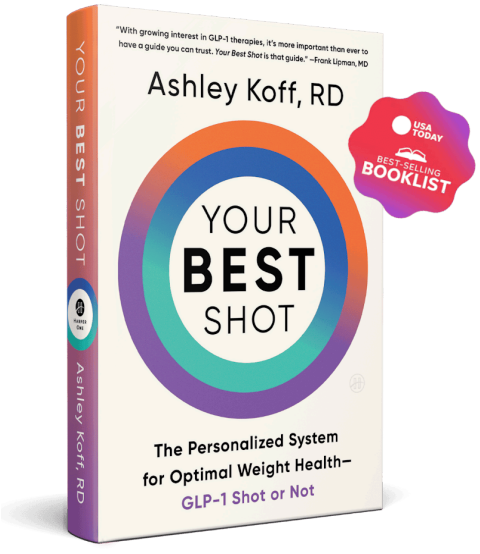
Strict Postmarking:
The USPS may not postmark your letter the day you drop it off. Any correspondence requiring a specific date must be hand-carried to the Post Office with a request for a postmark. We highly recommend getting tracking.

Omega will work with your tax professionals to meet these new standards, but please stay proactive as tax deadlines approach.

Resource of the Month: Optimizing Health

Finances and health are the twin pillars of living your purpose. With GLP-1 drugs dominating the headlines, we are excited to share a resource from our client Ashley Koff, RD, a national expert on weight health.

Book: Your Best Shot by Ashley Koff, R.D. Ashley explains what "weight health" truly means in the modern era and offers a practical playbook for everyone.



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