



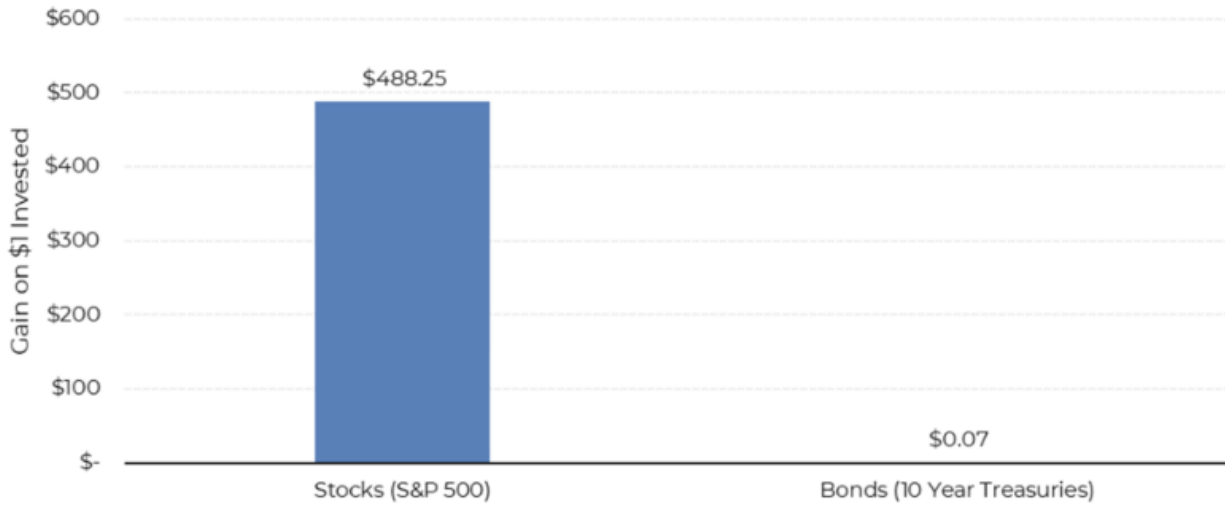
## Wealth Care LLC April 2026 Commentary

### Why Invest?

Price Increases over last 5 years... CPI New Cars: +19.2% CPI Used Cars: +19.9% CPI Food at home: +25.5% Family Health Insurance: +26.5% CPI Shelter: +28.3% CPI Food away from home: +30.2% CPI Gasoline: +36.2% CPI Electricity: +36.8% US Home Prices: +42.9% CPI Transportation: +43.0% CPI Fuel Oil: +45.8% CPI Gas Utilities: +46.2% CPI Auto Insurance: +63.7% CPI Ground Beef: +69.2% CPI Dozen Eggs: +83.1% CPI Coffee: +100%



Cumulative After-Tax Dollar Real (Inflation Adjusted) Gain  
\$1 Invested in Stocks or Bonds  
(1924-2024)

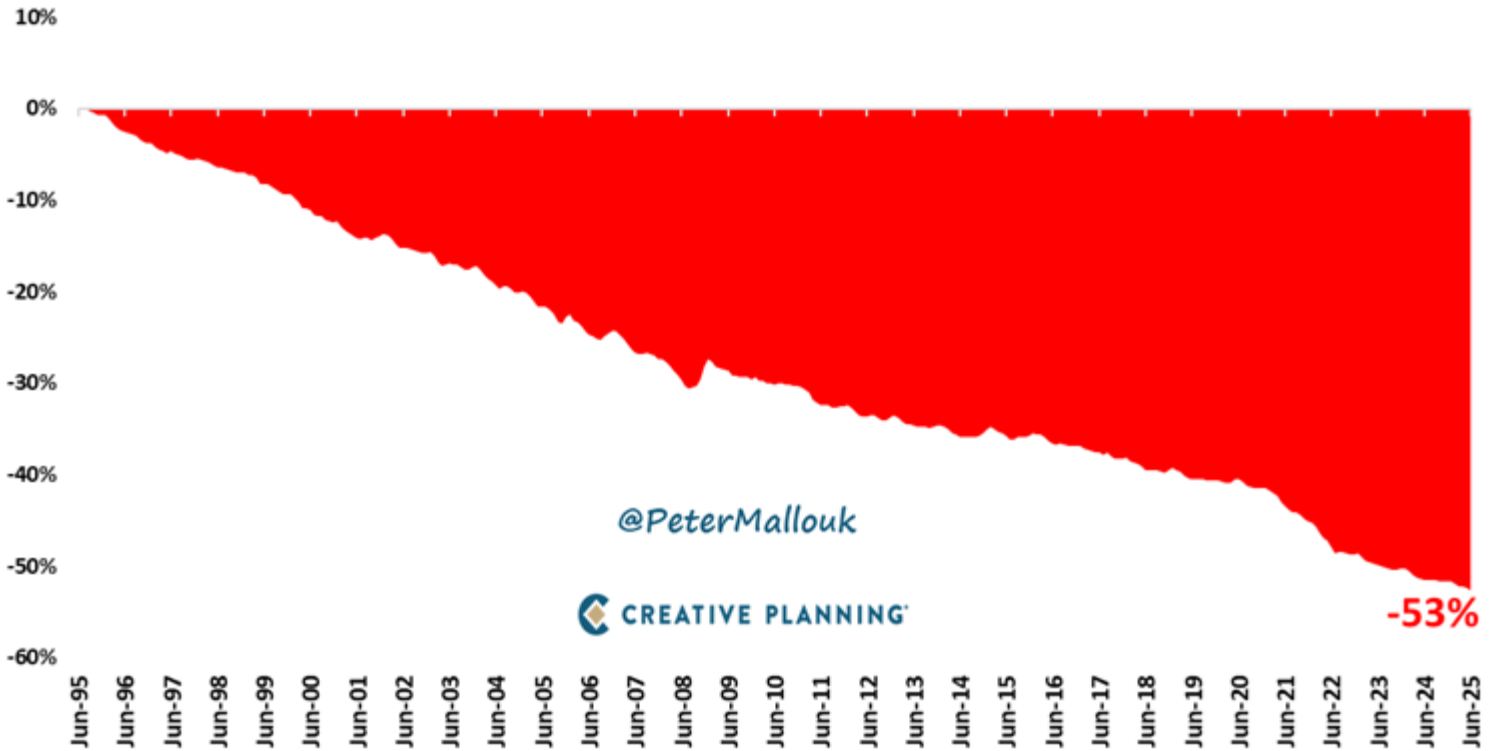


Source: Shiller Assumptions: 33% Short-Term Tax Rate, 20% Long-Term Tax Rate

Source: Aptus, Shiller as of 06.30.2024



**Purchasing Power of US Consumer Dollar  
(June 1995 - June 2025)**



One of our favorite charts:

The periodic table of investment returns nicely shows the somewhat random performance of different asset classes from year to year. Here is the last ten years. But if we looked back even further, it would look totally different, with non US stocks performing better than US stocks. The message to take is to be diversified.



2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	10 Years
Small Cap 26.6%	EM 37.3%	Cash 1.7%	Large Cap 31.2%	Large Cap 18.3%	REITs 40.5%	Comdty 17.5%	Large Cap 26.2%	Large Cap 24.9%	EM 34.0%	Large Cap 14.7%
Mid Cap 20.5%	Int'l Stocks 25.1%	Bonds 0.1%	REITs 28.9%	EM 17.0%	Comdty 31.1%	Cash 1.4%	Int'l Stocks 18.4%	Mid Cap 13.6%	Int'l Stocks 31.6%	Mid Cap 10.4%
Comdty 12.9%	Large Cap 21.7%	TIPS -1.4%	Mid Cap 25.8%	Mid Cap 13.5%	Large Cap 28.8%	EW -11.5%	Mid Cap 16.1%	Small Cap 8.6%	Large Cap 17.7%	Small Cap 9.8%
Large Cap 12.0%	Mid Cap 15.9%	Large Cap -4.6%	Small Cap 22.6%	Small Cap 11.4%	Small Cap 26.8%	TIPS -12.2%	Small Cap 16.1%	EW 7.6%	Comdty 17.2%	Int'l Stocks 8.2%
EM 10.9%	Small Cap 13.1%	REITs -6.0%	Int'l Stocks 22.0%	TIPS 10.8%	Mid Cap 24.5%	Bonds -13.0%	REITs 11.8%	EM 6.5%	EW 13.5%	EM 7.8%
EW 10.0%	EW 12.6%	EW -7.2%	EM 18.2%	EW 7.8%	EW 16.3%	Mid Cap -13.3%	EW 10.2%	Comdty 5.6%	Bonds 7.2%	EW 7.3%
REITs 8.6%	REITs 4.9%	Small Cap -8.6%	EW 17.5%	Int'l Stocks 7.6%	Int'l Stocks 11.5%	Int'l Stocks -14.4%	EM 9.0%	Cash 5.2%	Mid Cap 7.2%	Comdty 5.8%
TIPS 4.7%	Bonds 3.6%	Mid Cap -11.3%	Bonds 8.5%	Bonds 7.5%	TIPS 5.7%	Small Cap -16.1%	Bonds 5.7%	REITs 4.8%	TIPS 6.8%	REITs 5.1%
Bonds 2.4%	TIPS 2.9%	Comdty -13.1%	TIPS 8.4%	Cash 0.4%	Cash -0.1%	Large Cap -18.2%	Cash 4.9%	Int'l Stocks 3.5%	Small Cap 6.1%	TIPS 2.9%
Int'l Stocks 1.4%	Comdty 0.7%	Int'l Stocks -13.8%	Comdty 7.6%	Comdty -4.1%	Bonds -1.8%	EM -20.6%	TIPS 3.8%	TIPS 1.7%	Cash 4.2%	Cash 2.0%
Cash 0.1%	Cash 0.7%	EM -15.3%	Cash 2.0%	REITs -4.6%	EM -3.6%	REITs -26.2%	Comdty -9.9%	Bonds 1.3%	REITs 3.3%	Bonds 2.0%

Funds: EEM, VNQ, MDY, SPSM SPY, EFA, TIP, AGG, DJP, BIL  
EW = Equal Weight of All Asset Classes

## Always a Reason to Stay Away

The S&P 500 has risen about five fold in the last 25 years, yet there is always a good reason to stay out of the stock market (not!)



Year	Event
2025	Tariff-driven trade war & stock market volatility
2024	U.S. election uncertainty
2023	Interest rate spikes leading to banking system stress (SVB & Credit Suisse failures)
2022	Russia-Ukraine war
2021	Supply chain crisis & inflation surges
2020	COVID-19 pandemic & stock market crash
2016	Brexit & U.S. election uncertainty
2015	Chinese stock market crash
2014	Oil prices collapse & Russia annexes Crimea
2013	Government shutdown
2011	U.S. debt ceiling crisis & S&P downgrades U.S. credit
2010	European debt crisis
2009	Great Recession
2008	Global financial crisis & Lehman bankruptcy
2007	Subprime mortgage crisis starts
2005	Hurricane Katrina & oil prices spike
2003	Iraq War begins
2002	Corporate scandals (Enron, WorldCom)
2001	9/11 terrorist attacks & recession declared
2000	Dot-com bubble bursts
1998	Russian debt default
1997	Asian Financial Crisis
1995	Barings Bank collapse

## Miscellaneous

What is a Trump Account? How the new savings program for kids works



- Trump Accounts will launch in July 2026, aimed at kids' investment savings.
- The government will give \$1,000 to babies born between 2025 and 2028.
- Parents can open accounts through the IRS and make annual contributions.

Trump Accounts are investment accounts for kids. The federal government will contribute \$1,000 for newborns to kick-start the account. Parents or guardians can then add their own money — up to \$5,000 a year — to maximize growth, but contributing isn't required.

Adults will have control of the account until their child turns 18. At age 18, the child can either withdraw the funds or continue to use the account for long-term investment. The account will be fully in the child's name.

Who is eligible?

Parents can open a Trump Account for any child under 18 with a valid Social Security number. Only babies born between January 1, 2025 and December 31, 2028 will receive a \$1,000 contribution from the government.

How does it work?

The US Treasury will automatically make a one-time \$1,000 deposit into each eligible child's account upon opening. Parents, friends, or employers can then add up to \$5,000 per kid each year to the account starting on July 4, 2026. Families with multiple children can open multiple accounts.

The money can be invested in any diversified portfolio of low-cost index funds, like those that track the S&P 500. Account holders will be able to see the live account balance and stock performance through an app.

Teenagers and young adults can contribute their own income once they start earning money. Having a Trump Account doesn't restrict them from saving in other accounts, too, like a Roth IRA.

How do I open a Trump Account?



Parents or guardians can open a Trump Account through the Internal Revenue Service. They will need to complete the newly-created IRS Form 4547 when filing their taxes this spring. The form asks for basic identifying details, such as a child's name, address, birthdate, Social Security number, and citizenship status.

Parents will also be able to open an account for their child through an online government portal, which is set to launch over the summer. Updated information will be posted on [trumpaccounts.gov](http://trumpaccounts.gov)

How and when can I use the money?

Trump Accounts will be locked from withdrawal until the calendar year a child turns 18, at which point the funds will be transferred to their control. Account holders can choose to use the money toward a down payment, college tuition, a new business, or other major purchases. This differs from other child-focused savings accounts like a 529, which can only be used for specific purposes, like higher education.

Account holders don't have to withdraw the money at 18. They can continue to add money and treat it like a typical investment account into adulthood.

How will the account be taxed?

Trump Accounts will offer tax advantages similar to those of a traditional IRA. The \$1,000 government-funded seed money won't be taxed as family income, and any parent contributions will be tax-deferred. These contributions must be made with after-tax dollars.

Account holders won't owe taxes on investment earnings while they remain in the account, but the money will be taxed at ordinary income rates upon withdrawal.

Can I contribute to Trump Accounts for my employees?

If you're a business owner, you can contribute up to \$2,500 annually to Trump Accounts on behalf of your employees' children. These deposits are tax-deductible and count toward the \$5,000 annual contribution limit for the account.

-Allie Kelly/Business Insider



## Our Note on Trump Accounts:

We'd encourage filling up 529 plans first, as they allow tax free treatment for earnings used for educational expenses. We'd also suggest funding Roth IRAs instead for young working children (after tax contributions like the Trump accounts, but with tax free growth). But an interesting strategy for those who wish to really give their kids a head start would be to fund the Trump accounts in addition to the above and converting the funds to a Roth IRA when the adult child is in their low tax bracket (between 18-24 years old due to the kiddie tax).

## The Power of Diversification

The most shocking retirement investing stat you'll ever read!?! If you retired in 2000 (similar stock valuations to today) with \$1M, needing \$50k/yr plus inflation: 1. If you put it in S&P 500, you RAN OUT OF \$ in 2016 2. If you put it into 60/40 S&P 500/Total Bond, you are down to \$199K (about to go broke) 3. If you put it into an all-stock asset class portfolio diversified across U.S. & Int'l large & small value, you have over \$2.9M left (tripled your wealth) If you're retiring on anything other than a diversified asset class portfolio you're taking a huge risk of running out of \$-Eric Nelson

## Random Notes

Fun Name-Age Calculator

Try it out: <https://name-age-calculator.randalolson.com>

How an 18 year old might spend the rest of their lives

<https://x.com/i/status/2003671861050085621>

To me, "drink responsibly" means don't spill it.-anon



sometimes  
what didn't  
work out for  
you really  
worked out  
for you.





**ME LOOKING IN THE  
MIRROR WONDERING WHEN  
ALL THOSE COKE ZEROES  
ARE GONNA KICK IN.**

@SunsetHeaven



**The Wealth Care LLC Team April 1, 2026**

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