

LHWG Summer 2025 Update

Lighthouse Wealth Group
Summer 2025



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LHWG Summer Update
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The second quarter of 2025 has been an exciting and productive period for Lighthouse Wealth Group, as we continued to help clients navigate evolving market conditions. This quarter showcased our commitment to education, proactive planning, and building meaningful relationships with our clients, especially during a year characterized by global trade uncertainties and ongoing discussions around tariffs.

One of the biggest highlights for The Summer was welcoming our new summer intern, Stefan Schmidt. Stefan, a student at Coastal Carolina University, has been an incredible addition to the team. He has brought fresh energy, curiosity, and dedication, assisting us while enriching his passion for learning the Financial Planning and Advising business. His work ethic and passion for learning have already made a positive impact, and we are thrilled to have him as part of the Lighthouse Wealth Group family this summer.



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Team Investment Update

Since joining Steward Partners, we've spent time thoughtfully reviewing and enhancing our investment process. With access to broader resources, improved technology, and a wider range of investment options, we now have significantly more flexibility to customize portfolios around your unique goals, risk tolerance, and income needs. Whether you're focused on growth, tax efficiency, income, or legacy planning, we're better equipped than ever to tailor your strategy in a way that aligns with your full financial picture.

Mid Year Market Update

Another key highlight this quarter was our **Mid-Year Market Update** event, hosted in partnership with Capital Group. This session focused on interpreting current economic conditions, particularly the uncertainties surrounding global trade and tariffs, and how these factors may influence investment strategies moving forward. Capital Group provided valuable insight on maintaining a long-term perspective despite near-term volatility, as well as the importance of staying diversified and disciplined. The discussion also emphasized identifying opportunities in sectors less affected by trade disputes, while avoiding emotionally-driven decision-making.

Key Takeaways

Market Highlights: The S&P 500 rose 10.94% in Q2, driven mainly by large-cap tech, trade relief, while small- and mid-cap stocks saw mixed results.³

Economic Conditions: Federal Reserve maintained steady interest rates with potential cuts expected later in 2025 if conditions slow further.³

Looking Ahead: Lighthouse Wealth Group remains focused on diversification, disciplined planning, and helping clients stay aligned with long-term goals.



Mid Year Planning Tips

- **Review your portfolio allocation** to make sure it still fits your goals after a volatile first half of the year.
- **Max out retirement contributions** if possible—401(k), IRA, and HSA limits reset in just a few months.
- **Take advantage of tax-loss harvesting** opportunities as markets fluctuate.
- **Put your cash to work**—yields are still strong, so review your emergency and opportunity funds.
- **Plan for big expenses** now to avoid tapping long-term investments later.
- **Check RMDs** if you're over age 73 or have inherited retirement accounts.
- **Update estate and insurance** documents if anything in your life has changed.
- **Stick with your plan**—timing the market rarely beats staying disciplined.

Team Highlights

We hope your summer has been full of sunshine, memory-making, and maybe even a little bit of rest. Around the office, we've had a few fun updates to share too!

Tommy and his family recently took a magical trip to Disney with their daughter Vivien. From meeting princesses to riding roller coasters, it was a dream come true for Vivien – and maybe even more so for her parents!

Meanwhile, Sam and his son Henry headed down to Florida for a father-son fishing trip. Nothing beats the early morning water, big fish stories (some of them true), and quality time together away from the hustle.

Wherever your summer has taken you, we hope it's been filled with adventure, laughter, and time with the people who matter most.





As we head into the second half of 2025, our approach remains proactive yet balanced. We expect the economic backdrop to evolve, with potential shifts in Federal Reserve policy and geopolitical dynamics continuing to play a role in market behavior. With a balanced and diversified approach, we're well-positioned to manage risk while seizing strategic opportunities for growth.

At Lighthouse Wealth Group, we are committed to keeping you informed and providing guidance to help you navigate these market conditions. If you have any questions or need further details, please do not hesitate to reach out to us.

Best regards,

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For index definitions [click here](#)

Sources

1. **S&P Dow Jones Indices:** Market performance data (Q2 2025) referenced from official index fact sheets and quarterly performance reports.
 - [JS1] 2. **Federal Reserve (FOMC Minutes):** Interest rate commentary and forward guidance referenced from the June 2025 Federal Open Market Committee statement and published minutes.
 3. **U.S. Treasury Yield Data:** Yield curve ranges and bond market trends sourced from daily rates published by the U.S. Department of the Treasury (April–June 2025).
 4. **Capital Group Insights:** Investment strategies and perspectives on tariffs summarized from Capital Group’s mid-year presentation and subsequent Q&A session with Lighthouse Wealth Group.
 5. **Economic Data & Inflation Trends:** Inflation and wage growth figures derived from Bureau of Labor Statistics (BLS) monthly CPI and employment reports for Q2 2025.
 6. **Internal Research & Analysis:** Proprietary portfolio reviews, client feedback, and Lighthouse Wealth Group internal market commentary informed the narrative of this report.
- [JS1] Please use foot notes to link sources to facts

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