LHWG Fall 2025 Update

Lighthouse Wealth Group
Fall 2025

LIGHTHOUSE WEALTH GROUP
Affiliated with Steward Partners

The third and fourth quarter of 2025 have been an exciting and productive period for Lighthouse Wealth Group, as we continued to help clients navigate evolving market conditions. Now that have have entered fall here in TN we wanted to share team updates. Market commentary and what to prepare for toward the end of the year for your planning.

The team enjoyed a wonderful Halloween celebration with family and look forward to a Christmas celebration with clients and friends. For long-term investors, Q3 served as a reminder that markets reward patience. Trying to time every move of the Fed or every inflation print rarely works. Instead, staying invested in a diversified, well-planned portfolio we believe to be the most effective approach.

The final months of 2025 may bring volatility — historically they always do — but the underlying fundamentals look stronger than many expected at the start of the year.

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Investment Committee 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 Event Updates

Another highlight this quarter was our client clay shooting event. It was a fantastic turnout and a great opportunity to spend time with many of you. We also hosted a Social Security workshop, along with a Cybersecurity session designed to help clients better understand how to protect themselves from online threats.

During the Social Security event, we focused on how important it is to evaluate each person's unique situation – whether planning as a couple, coordinating spousal benefits, or filing individually. There's no one-size-fits-all strategy, and the right approach depends entirely on your goals, timing, and broader financial plan.

At Lighthouse Wealth Group, we remain committed to understanding your circumstances as an individual and tailoring a plan that truly reflects your life, priorities, and long-term objectives. Everyone's path is different, and we're here to guide you along yours.

Key Takeaways

Market Highlights: The S&P 500 rose 8.1% in Q3, driven mainly by large-cap tech, trade relief, while small- and mid-cap stocks saw mixed results.3.
*The Fed Blinked (a little): After holding rates steady for over a year, the Federal Reserve cut rates by a quarter-point in September. It wasn't a 'pivot,' but it was enough to signal confidence that inflation is under control. That single move lowered borrowing costs and gave investors confidence that the tightening cycle may be ending.

Team Highlights

We hope your fall has been full of family, fun, and maybe a little trick-or-treating! Around the office, we've had a few fun updates to share too.

Tommy and his family Had a great time on Halloween with Princess Vivien where she loaded up on candy—and maybe some for her more so for her parents!

Meanwhile, Sam and his family celebrated Halloween as the cast of The Wizard of Oz. Nothing beats trick-or-treating around the neighborhood and enjoying the rare treat of mild weather!

We hope your fall has been filled with laughter, good memories, and time with loved ones. Wishing you a warm and happy holiday season ahead.

End of Year Planning Tips

- **End of year CPA review** - always a smart thing to do is talk to your tax consultant to see if you can take advantage of any benefits before year end.
- **New Year goals** with your trusted advisors.
- **Max out retirement contributions** if possible—401(k), IRA, and HSA limits reset in just a few months.
- **Put your cash to work**— shop your banking to make sure your sitting cash is working for you and are receiving attractive interest rates.
- **Update estate and insurance** documents if anything in your life has changed.
- **Stick with your plan**—timing the market rarely beats staying disciplined, keep steady on your course.

As we head into the end of 2025, our approach remains proactive yet balanced. We expect the economic backdrop to evolve, with potential shifts in Federal Reserve policy continuing to loosen and with geopolitical dynamics and tariff news coming to a hopefully close will 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 as we have a close to 2025.

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,

Tommy Doerfler CFP®, CEPA, CPA*
President

2550 Meridian Blvd Suite 200
Franklin, TN 37067
Main: 629.654.7190 Direct: 629.654.7192

Sources

·1.**S&P Dow Jones Indices:** Market performance data (Q3 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 September 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 (September 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 Q3 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