

LET'S TALK FINANCIAL WELLNESS[®]

November/December 2026

The Facts About Stock Market Corrections



The term "stock market correction" has been used quite a bit over the past year. But what does it really mean? Essentially, a stock market correction is a 10% or greater decline in the price of a stock or a stock index from its most recent peak. Corrections occur in both bull markets (when prices are rising) and bear markets (when prices are falling). They can feel unsettling, but they're a normal part of stock market behavior.

Why Do Corrections Happen?

A correction often occurs when investors take profits or respond to news that creates uncertainty. For instance, economic indicators such as unemployment rates, inflation, and interest rate changes can spark fear or excitement in the market. Even global events, such as political unrest or natural disasters, can trigger a correction.

Are They Common?

Historically, you can expect a correction about once a year on average. Some years may see multiple corrections, while others may see none. They usually last a few weeks to a few months, though duration can vary.

A Silver Lining

You may think that experiencing a correction is something to dread, but corrections can create opportunities for investors. When stock prices drop, it may be a time to buy stocks at a discount. If you've got your eye on a particular stock or sector, a correction might just give you the chance to snag it at a lower price.

Let's Talk General Strategy

If you're invested in the stock market, it's essential to stay calm during a correction. Fear

can lead to rash decisions, such as selling stocks at low prices, which can hurt your long-term investment strategy. If the companies you've invested in are strong and their business models are sound, a correction might be just a temporary setback.

Make sure to keep a diversified* portfolio. This means spreading your investments across different sectors and asset classes. If one part of your portfolio goes down, other areas might hold steady or even increase, cushioning your overall investment against major losses.

Lastly, understand your own risk tolerance. Everyone has different comfort levels with market fluctuations. It's okay if you prefer a more conservative approach and want to minimize risk while investing. Corrections are simply part of the journey.

Work with your trusted advisor to invest with confidence—staying informed, staying calm, and keeping your eye on the long game.

**Diversification cannot eliminate the risk of investment losses. Past performance won't guarantee future results. An investment in stocks or mutual funds can result in a loss of principal.*



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Standard Version



Holiday Travel Budget-Saving Tips

Holiday travel can strain your budget, but with smart planning, you can enjoy the season without breaking the bank. Here are practical tips to save on your 2026 holiday trips.

Book Early and Be Flexible

Airfares and hotel rates spike as the holidays approach, so book flights and accommodations by early November. Use fare-comparison tools like Google Flights or Kayak to track deals. Traveling midweek, especially on Tuesdays or Wednesdays, often yields lower fares than weekend flights. Being flexible with dates or destinations can unlock significant savings.

Leverage Rewards and Discounts

Maximize credit card points or frequent flyer miles to offset flight or hotel costs. Check for holiday-specific promotions from airlines or booking platforms. Joining loyalty programs can also offer perks such as free upgrades or discounts.

Pack Light and Plan Meals

Avoid checked-bag fees by packing only a carry-on. Bring snacks or reusable water bottles to avoid pricey airport food. For road trips, pack a cooler to reduce dining costs.

Consider Alternative Accommodations

Explore vacation rentals or budget hotels on platforms such as

Airbnb or Booking.com for more affordable options than traditional hotels.

By planning ahead, using rewards, and cutting small expenses, you'll keep your holiday travel budget intact.



Life Insurance as a Gift

During this season of giving, some individuals may wish to donate more to their favorite charity or organization but lack the funds. Offering life insurance as a gift is an affordable method to boost your charitable contributions.

Tax Benefits

There are several ways to provide life insurance, some of which might offer tax advantages now or in the future. Consult your accountant to understand how you can support a charity and gain potential tax benefits.

Charitable Choices

One way is to name a charity as the beneficiary, thereby removing this benefit from your estate.

Another option for charitable giving through life insurance is to inquire if your insurer offers a charitable rider. This rider directs a portion of the death benefit to a designated charity. For instance, with a \$500,000 policy and a 10% rider, the charity would receive \$50,000 upon your passing, while your primary beneficiaries would receive the remainder.



Teaching Kids Good Money Habits

Kids often want nearly every toy they see or everything their friends have. While it can be challenging to always say yes, teaching children early to save for what they want can make those items more meaningful.

Give an Allowance

Even very young children can manage simple household tasks. A savings jar or piggy bank can help them see how much they're earning and how close they are to saving enough to purchase the item they want.

Open a Savings Account

You can open a savings account for your child at nearly any age. Usually, kids' savings accounts require a parent or another adult to have joint ownership or control. Choose an account that has no fees or minimum balance. Encourage your child to deposit birthday or holiday money, or, as they get older, some of their earnings from a job.

Set an Example

Your spending habits can serve as a lesson for your kids, showing them the importance of saving and budgeting for costly items they

desire. Explaining how you save for major purchases, such as a new car or a family vacation, can be a valuable teaching moment.



Trim Holiday Spending

Although the winter holidays haven't arrived yet, it's a good time to start financial preparations. For many, this involves making a plan, setting a budget, and following it. Here are some ways to do that.

Be Accountable

Set a holiday budget. Create a list of items you plan to buy with their expected prices, and ensure the total matches your budget. Hold yourself accountable. If it's not on the list, don't buy it. Try this exercise weekly to keep your spending goals front and center.

Be Thrifty

You can find coupons for just about anything online, in print, and through apps. Many stores also offer cash and discount rewards, but beware of those that won't honor multiple promotions. Also, don't buy a sale item if it wasn't on your original list, no matter how low the price goes. No discount is greater than the 100% you save by not buying an item.

Be Card-Smart

One of the easiest ways to avoid overspending during the holidays is to leave your credit cards at home. It's hard to exceed your budget when you only have cash.

If you do use a card, choose those with the best cash-back offers for extra savings, and pay your balances in full each month.

Be Money-Smart

If the thought is what counts, consider baking cookies and gifting them in a nice tin during the holidays. Have to give multiple gifts at work? Re-gift unused gifts you received in the past (but remember who gave you what the previous year).



Make Saving Automatic

Company-sponsored 401(k) plans have evolved to include powerful features such as employer matching, automatic enrollment, contribution escalators, and rebalancing. Even without these options at work, you can replicate many of them to strengthen your retirement savings.

Auto Enrollment

Don't wait to participate. If your employer offers a 401(k) or similar plan, find out how to enroll immediately. If you don't have a workplace plan, open an Individual Retirement Account (IRA) or Solo 401(k) and make contributions a priority. Starting early gives your money the most time to grow through compounding.

Auto Contributions

Before starting a new job, adjust your budget to include retirement savings. Calculate your take-home pay after setting aside a comfortable contribution — often deducted pre-tax, which lowers your taxable income. Begin contributing as soon as you're eligible. Time in the market is one of the most powerful factors in retirement success.

Auto Escalators

When you receive a raise or bonus, automatically redirect a portion to your retirement accounts. Many plans let you increase contributions effortlessly. If yours doesn't, manually adjust your contribution percentage after each pay increase so you never get used to spending the extra money.

Auto Choice

Investment decisions can be intimidating. If choosing funds feels overwhelming, consider a target-date fund or a balanced portfolio that automatically adjusts to your retirement timeline.



These are common default options in many plans and provide instant diversification.

Auto Rebalancing

Diversification* is essential for managing risk. Rebalance your portfolio regularly — every six or twelve months — to maintain your target asset mix. Many 401(k) plans offer automatic rebalancing; otherwise, set calendar reminders to review and adjust your allocations.

Auto Rollover

When changing jobs, don't leave old retirement accounts behind. Ask your new employer about rolling over previous balances. Many plans offer automatic rollovers for smaller accounts, but taking action ensures your savings continue to grow in one consolidated place.

By automating as many steps as possible, you remove emotion and inertia from the process, dramatically increasing your chances of long-term retirement success.

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ADVERTISING REGULATION DEPARTMENT REVIEW LETTER

August 4, 2026

Reference: **FR2026-0708-0081/E**

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1. LTM-179_NovDec2026-Standard
Rule: FIN 2210
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The communication submitted appears consistent with applicable standards.

Reviewed by,

Jeffrey Salisbury
Senior Principal Analyst

This year's Advertising Regulation Conference will be held October 15-16 in Washington, D.C. For more information and to register, please visit our website at: <https://www.finra.org/events-training/conferences-events/2026-finra-advertising-regulation-conference>

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