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Welcome to 2026: Navigating Opportunity with Prudence and Purpose

As 2026 begins, investors are entering the year with a familiar mix of optimism and uncertainty. Each new year brings fresh possibilities, but also new variables—from economic policy decisions and inflation dynamics to shifting geopolitical realities and evolving market leadership. What distinguishes successful long-term outcomes is not prediction, but preparation grounded in disciplined planning, diversified strategy, and a clear understanding of changing market conditions.

As 2025 reminded us, markets can shift quickly from day to day. Yet history continues to reinforce a core truth: investors who remain focused on high-quality assets, maintain diversification, and stay disciplined through volatility are often best positioned to benefit over time.

A Constructive Market Backdrop

Recent market developments suggest a climate of cautious optimism. Broad equity markets have remained resilient following strong returns in prior years. Some forecasters anticipate further gains for major U.S. indexes in 2026, supported by easing monetary policy and sustained economic activity, while others point to slower global growth and persistent uncertainty around trade and geopolitical risk.

International markets—including Canada and Europe—continue to navigate these crosscurrents as well. While policy shifts and global tensions can create short-term headwinds, they also create opportunity as the world economy adjusts. This reinforces a foundational principle of long-term investing: staying globally diversified helps reduce

concentration risk and may improve long-term outcomes.

Inflation and Interest Rates — A New Opportunity Set

Inflation across many major economies has generally moderated toward central bank targets. Policymakers remain focused on balancing economic growth with price stability, and interest rate expectations continue to influence asset pricing and investor sentiment.

While rates have eased from recent highs, they remain higher than the ultra-low-rate environment of the past decade. That shift has reopened doors for fixed income investors and created meaningful opportunities within balanced portfolios. Today's yield environment may also allow investors to rebalance portfolios more efficiently—supporting income needs while still preserving long-term growth potential.

The Canadian Economic Picture

Canada has shown notable resilience, supported by consumer spending and a relatively stable labour market. Many forecasts for 2026 point to moderate growth and inflation remaining near target levels. Commodity-linked sectors—particularly energy and resources—continue to play an important role in Canadian economic output, while currency movements remain a key consideration for globally invested Canadians.

Canada also sits at an important crossroads: balancing its relationship with the United States while pursuing new opportunities abroad. How trade policy and global partnerships evolve in 2026 will likely

influence both national growth and investor sentiment.

Positioning for 2026

In an environment defined by both promise and complexity, disciplined portfolio construction remains essential. Markets rarely move in straight lines, and thoughtful diversification continues to be a primary defense against uncertainty.

At Prittie Private Wealth, our approach is rooted in long-term strategic asset allocation and comprehensive wealth planning that considers investment strategy alongside tax, retirement, and estate planning. This includes monitoring valuations, rebalancing after strong market cycles, building fixed income reserves where appropriate, and identifying areas of long-term opportunity.

“The foundations of prudent investing remain unchanged: clarity of purpose, diversification, and discipline.”

2026 offers a landscape that is both compelling and complex. While markets will continue to evolve, the foundations of prudent investing remain unchanged: clarity of purpose, diversification, and discipline. The goal is not to forecast the future with certainty, but to build a strategy designed to endure changing conditions—and capitalize when opportunity emerges.

Ready to Refine Your Strategy for 2026 and Beyond?

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