Strata Financial Group | LLC

Monthly Newsletter

www.stratafinancial.com/newsletter October 2025

TABLE OF CONTENTS #

Market Overview	1
Market Indices	1
Treasury Yield Curve	2
Mortgage Rates	2
Featured Article	3
Strata News	4
Community Service	4
The Strata Team	5
Our Offices	5
Disclosures	5-6

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Market Overview

Written by Strata Financial Group, LLC

Yet another strong month for markets pushed the NASDAQ and S&P 500 to their best third quarters since 2020. Even with a looming government shutdown and the lowest consumer confidence level since April, markets continued to roll, with the NASDAQ leading the way in September, gaining 5.68% for the month, followed by the S&P 500 (+3.65%), per Morningstar. The biggest news in September was the 25 basis-point Fed rate cut, the impact of which you can already see in the Mortgage Rates chart on the next page. But already on the first day of October, we have even bigger news:

The government has officially shut down as of 12:01AM this morning.

What does this mean for markets?

Hopefully not much. Since 1976, the S&P 500 has shown little reaction to government shutdowns. In fact, during the 35-day shutdown in 2018–2019 (the longest in U.S. history), the index actually *rose* ~10%. These shutdowns are usually short-lived, but the biggest thing to keep an eye on this time around will be the potential disruption of crucial economic data.

Key agencies like the Labor Department have warned they will halt major reports, starting with this week's jobs data. If the shutdown continues, next month's Consumer Price Index (CPI) report could be delayed as well. That CPI release is especially important for Fed Chair Jerome Powell and policymakers as they weigh future interest rate decisions. Without fresh data on employment and inflation, the Fed would be "flying blind" and it's unclear how that would affect their future interest rate decisions. With that being said, hopefully the government is back up and running soon!

Market Indices

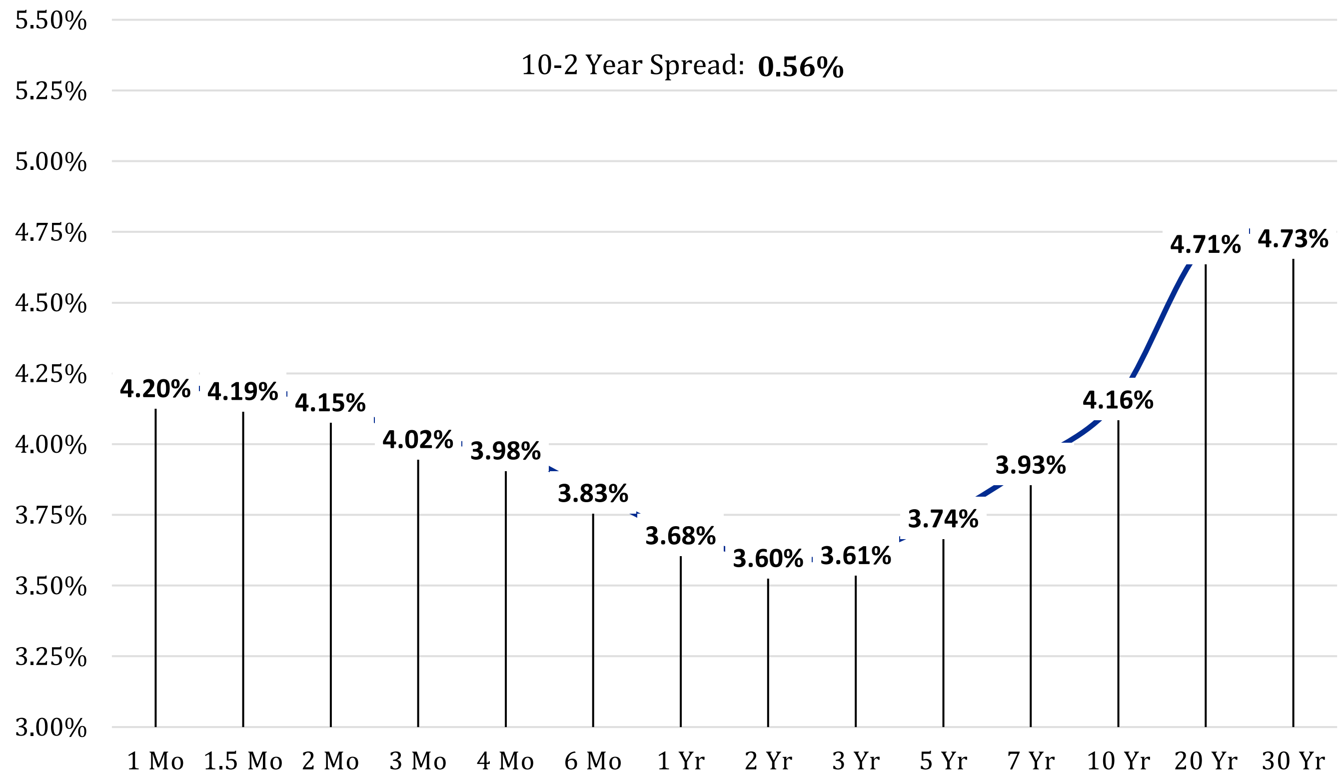
Source: Morningstar
Percent annualized total return rates as of 9/30/2025

Index Descriptions	Index	YTD	1 Year	3 Year	5 Year	10 Year	15 Year
Global (including US)	MSCI ACWI	18.44%	17.27%	23.12%	13.54%	11.91%	10.19%
International	MSCI ex US	26.02%	16.45%	20.67%	10.26%	8.23%	6.05%
500 largest US stocks	S&P 500	14.83%	17.60%	24.94%	16.47%	15.30%	14.64%
Tech-weighted US index	NASDAQ	17.93%	25.42%	29.92%	16.07%	18.32%	17.43%
30 large blue-chip US stocks	DJIA	10.47%	11.50%	19.63%	12.98%	13.50%	12.79%
US small cap stocks	Russell 2000	10.39%	10.76%	15.21%	11.56%	9.77%	10.42%
US intermediate BBB+ bonds	Bloomberg US Bond	6.13%	2.88%	4.93%	-0.45%	1.84%	2.26%

Indices cannot be invested in directly, are unmanaged, and do not incur management fees, costs, and expenses.
Past performance is not a guarantee of future results.

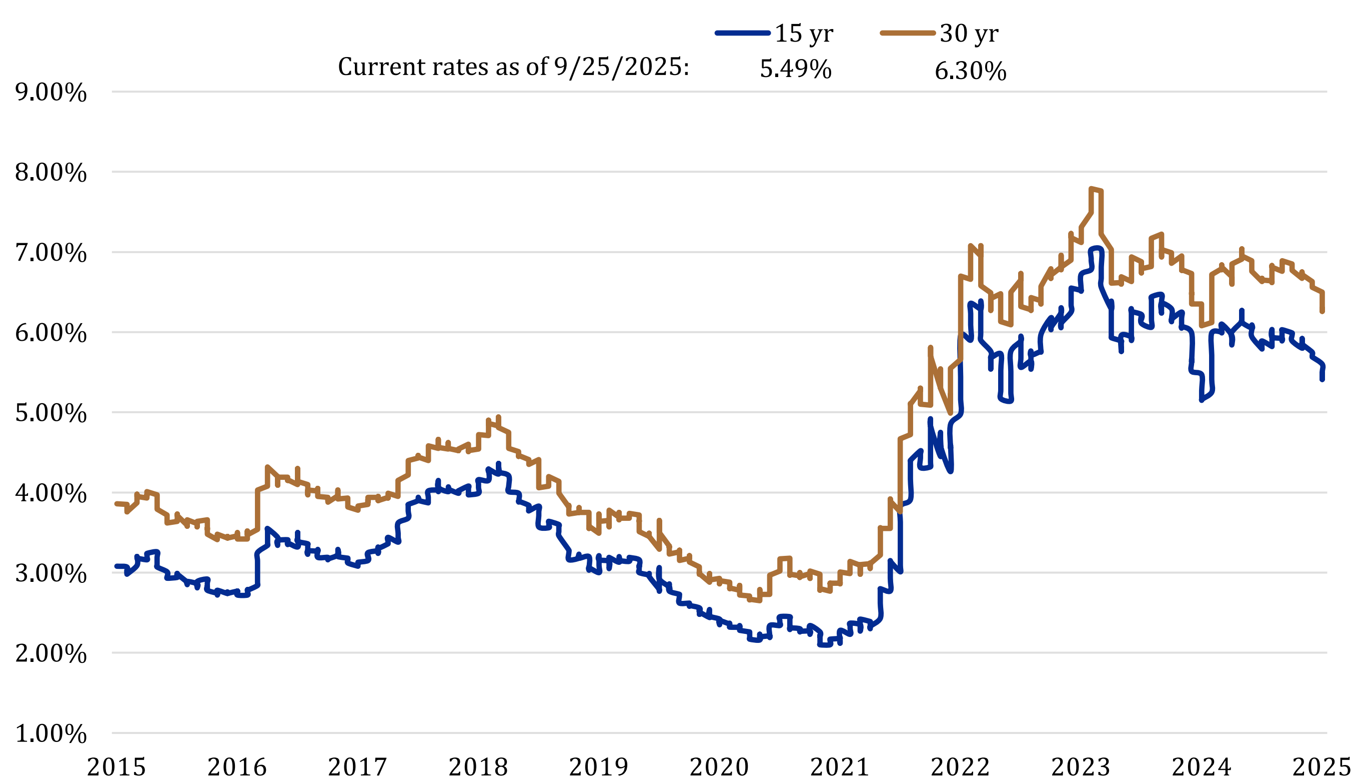
Treasury Yield Curve

Source: U.S. Department of the Treasury
Rates as of 9/30/2025



Mortgage Rates

Source: Freddie Mac
10-Year rolling weekly rates



Featured Article

With more than 4 million people turning 65 each year from 2024 through 2027, an expert in psychology and aging explains why so many of them are thriving like never before.

Why Turning 65 Isn't What It Used to Be, According to an Expert

9/29/2025 – Sandra Block (click here for the link to the article online)

A record number of Americans are turning 65 each year between 2024 and 2027, a phenomenon known as Peak 65, and many of them are living their best lives. What are they doing right and how can you emulate them in your own life?

To understand more, Kiplinger Senior Editor Sandra Block sat down with Ken Dychtwald. Dychtwald is a psychologist, author of 19 books and CEO of Age Wave, a research and consulting firm that focuses on the aging population.

Why Boomers are reimagining retirement: *More than 4 million baby boomers will turn 65 in 2024 — the largest number of people in U.S. history to reach this milestone in a single year. How are boomers reinventing aging and retirement?*

When Social Security was set in motion in 1935, the life expectancy in the U.S. was only 63. If people were fortunate enough to reach their 65th birthday, they had a couple more years before their batteries wore out. It was not a time to go back to college, or to fall in love again if you were widowed or divorced. You didn't even need all that much money saved because you were only going to live a little while.

Flash forward to today, when turning 65 means you have several years before you start thinking of yourself as entering the later parts of your life. There are all kinds of new role models. We see Harrison Ford returning to the role of Indiana Jones at age 81. Oprah Winfrey is still going strong at 70, and if Warren Buffett, who is in his nineties, were available to give me counseling on my investment portfolio, I wouldn't say, "you're too old." I'd say, "I'm a lucky guy."

How is turning 65 today different than it was a generation ago? *How do today's 65-year-olds differ from their parents when they were the same age?*

They see that longevity has risen. Their parents might have believed they'd live to be 70 or 75, while most boomers think they'll live to be 80 to 85 or older. They're also more used to reinventing themselves than their parents. The boomer generation changed majors in college, relocated for jobs, and went through multiple marriages. The idea of trying something new is part of their DNA. They're battling ageist stereotypes, demanding to remain on the playing field. Their kids are taking notes. They're growing up with the idea that today's older men and women don't want to go off to the sidelines.

Long-term care considerations and outliving your savings: *Aren't many 65-year-olds worried about outliving their savings, particularly given the cost of long-term care?*

Eighty-one percent of older people we've surveyed say this is the best time of their lives or that the best times are still in front of them. At the same time, when we ask people what they're most worried about, what rises to the top is health and long-term-care costs.

People have begun to realize that we haven't created a version of longevity where our health spans match our life spans. We spend more money than any country in the world on health care, yet people in 39 countries live longer than we do. We have a large number of people living longer lives, but they're not necessarily able to work or enjoy themselves. What this demands is that people be more mindful and thoughtful about their financial futures and what they're going to need when they're no longer working.

How can retirees achieve a sense of purpose? *Your research shows that having a strong sense of purpose enhances seniors' sense of well-being and can even reduce the risk of Alzheimer's. How do you define a sense of purpose, and how can seniors achieve that goal?*

For some people, purpose means faith; as people grow older, they're turning to spiritual and religious ideals. A second bucket into which purpose falls is doing good for others. Studies show that people who volunteer are happier, healthier and live longer, yet only 24% of our retired population volunteer. For the third bucket, people who have spent their lives taking care of kids and pleasing the boss want to do what they like, whether that's fishing, becoming a teacher or learning how to play guitar.

In the U.S., retiring boomers are going to have 3.9 trillion hours of free time over the next 20 years. The economy may switch from being product-oriented to more experience-oriented. If you're an investor or in the customer-service industry, here's a group that has time and money to spend on wonderful experiences.

Strata News

2025 Strata Family Day!

This past month we had our Strata Family Day at Swings-N-Things Fun Park in Olmsted Township. Fun was had by all as we played putt-putt, took some swings in the batting cages, won some tickets at the arcade, and enjoyed some homemade ice cream! Things got a bit competitive on the go-kart track as there was a minor fender bender. But we are glad to report there were no major injuries. It was nice to get out of the office and have some fun as summer winds down.

Community Service

Volunteering at the Second Harvest Food Bank

For our September community service initiative, Shayla volunteered at the [Second Harvest Food Bank] in Vermilion. Typically volunteers help with inspecting donations for damage and expiration, but this time Shayla spent the morning placing labels on sauerkraut cans received from a local grocery store. Thanks for volunteering your time, Shayla!

SECOND HARVEST FOOD BANK EST. 1982 OF NORTH CENTRAL OHIO

Meeting People Where They Are

Our mission to grow hope in our region by creating pathways to nutritious foods is done with partnerships and innovation. We want to make sure EVERYONE has access to the food they need to thrive. Utilizing choice pantries, delivery, order ahead, mobile drive-thru distributions and extended hours, we meet people where they are with food options that work for them.

Client Spotlight – Pelotonia

On Saturday, August 2, Tammy Harmon, and her daughter, Rachael, participated in [Pelotonia] 2025. They biked to raise funds and awareness for a cause which is very near and dear to their hearts, as Tammy's husband / Rachael's father, Charles Harmon, passed away from cancer in 2019. Additionally, Rachael is celebrating being one year cancer-free! Tammy and Rachael were able to raise $4,080! Every dollar raised goes toward life-saving cancer research. It was an incredible experience for Tammy and Rachael and they are already looking forward to next year!

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Disclosures

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Investing in securities involves risk, including the potential loss of principal invested.

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All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

The economic forecasts set forth in this material may not develop as predicted and there can be no guarantee that strategies promoted will be successful.

Stock investing includes risks, including fluctuating prices and loss of principal.

Bonds are subject to market and interest rate risk if sold prior to maturity. Bond values will decline as interest rates rise and bonds are subject to availability and change in price.

ETFs trade like stocks, are subject to investment risk, fluctuate in market value, and may trade at prices above or below the ETF's net asset value (NAV). Upon redemption, the value of fund shares may be worth more or less than their original cost. ETFs carry additional risks such as not being diversified, possible trading halts, and index tracking errors.

Investing in mutual funds involves risk, including possible loss of principal. Fund value will fluctuate with market conditions and it may not achieve its investment objective.

CDs are FDIC insured to specific limits and offer a fixed rate of return if held to maturity, whereas investing in securities is subject to market risk including loss of principal.

The MSCI US Broad Market Index captures broad US equity coverage. The index includes 3,204 constituents across large, mid, small and micro capitalizations, representing about 99% of the US equity universe.

The Standard & Poor's 500 Index is a capitalization weighted index of 500 stocks designed to measure performance of the broad domestic economy through changes in the aggregate market value of 500 stocks representing all major industries.

The NASDAQ Composite Index measures all NASDAQ domestic and non-U.S. based common stocks listed on The NASDAQ Stock Market. The market value, the last sale price multiplied by total shares outstanding, is calculated throughout the trading day, and is related to the total value of the Index.

The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries and widely held by individuals and institutional investors.

The Russell 2000 Index is an unmanaged index generally representative of the 2,000 smallest companies in the Russell 3000 index, which represents approximately 10% of the total market capitalization of the Russell 3000 Index.

The Bloomberg U.S. Government/Credit Index is an unmanaged market value weighted index composed of all U.S. government and government agency securities (other than mortgage backed) that are of investment grade with maturities of one year or more.

Government bonds and Treasury bills are guaranteed by the U.S. government as to the timely payment of principal and interest and, if held to maturity, offer a fixed rate of return and fixed principal value.

THANK YOU for reading our newsletter!
Please feel free to reach out with any questions or comments.

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3rd Annual

Community Document Shredding Event

THIS **FREE** EVENT IS BEING HOSTED BY:

STRATA FINANCIAL GROUP | LLC

5058 Waterford Drive
Sheffield Village, OH 44035

Saturday, October 18th, 2025
9:00AM – 12:00PM

On Saturday, October 18th, Residents of Lorain County and Vermilion City can stop by Strata Financial Group between 9:00AM and 12:00PM to drop off paper materials to be shredded!

Questions? Contact Kyle at 513-535-3823