



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

November was quite the roller coaster ride for the markets. The middle of the month saw one of the worst weeks for stocks in the last decade. But then the market reversed course with its strongest weekly rally in almost six months to end the month nearly flat. The NASDAQ wasn't quite able to fully recover, as it ended November down -1.45%, per Morningstar. Meanwhile the S&P 500 was able to eke out a +0.25% gain for the month, the Dow was up +0.48%, and the Russell 2000 added +0.96%.

The mid-November scare was in large part due to concerns surrounding artificial intelligence spending, the diminishing odds of a December rate cut due to hawkish Fed commentary, and investors taking profits following a record-high October.

But it seems that it may have been a bit of an overreaction. As the government opened back up, new reports revealed weak jobs data, sluggish retail sales, and falling consumer confidence, rekindling hopes of a December rate cut. As a result, stocks shot right back up.

Now heading into the final month of the year, the S&P 500 is eyeing its third consecutive year of 20%+ gains, which hasn't happened since the mid-1990's. Can the S&P hit 7,000 for the first time ever before year-end?

A December rate cut could certainly help. There is currently an 87% chance that the Fed will vote for a 25-basis point cut in the upcoming meeting, per the FedWatch Tool. Stay tuned for the decision on December 10th – we'll see how the market reacts.

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www.stratafinancial.com



Market Indices

Source: Morningstar
Percent annualized total return rates as of 11/28/2025

Index Descriptions

- Global (including US)
- International
- 500 largest US stocks
- Tech-weighted US index
- 30 large blue-chip US stocks
- US small cap stocks
- US intermediate BBB+ bonds

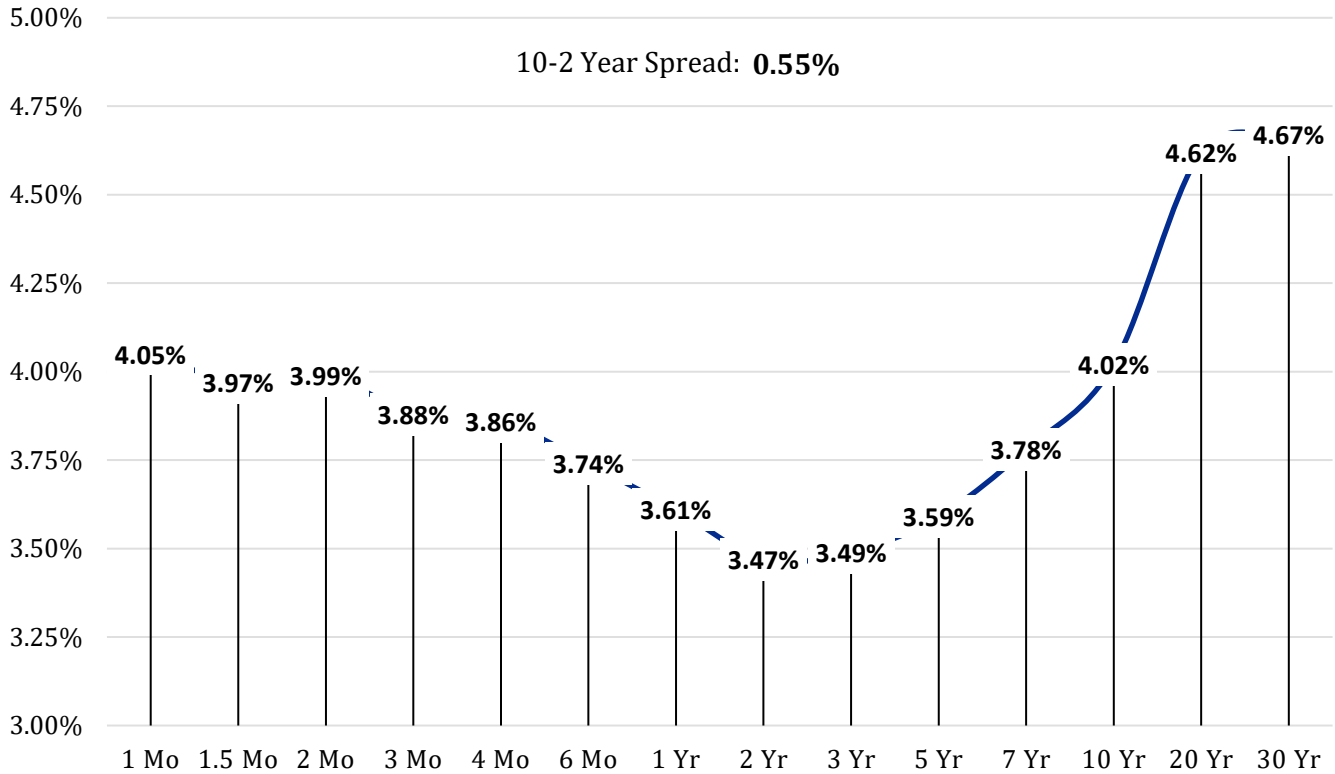
Index	YTD	1 Year	3 Year	5 Year	10 Year	15 Year
MSCI ACWI	21.07%	18.21%	18.64%	11.97%	11.41%	10.25%
MSCI ex US	28.53%	26.04%	15.89%	8.41%	7.89%	6.23%
S&P 500	17.81%	15.00%	20.57%	15.28%	14.63%	14.55%
NASDAQ	21.71%	22.38%	27.72%	14.73%	17.48%	17.24%
DJIA	13.88%	8.03%	13.42%	12.12%	12.83%	12.82%
Russell 2000	13.47%	4.09%	11.43%	7.99%	9.12%	10.07%
Bloomberg US Bond	7.46%	5.70%	4.56%	-0.31%	1.99%	2.36%

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.



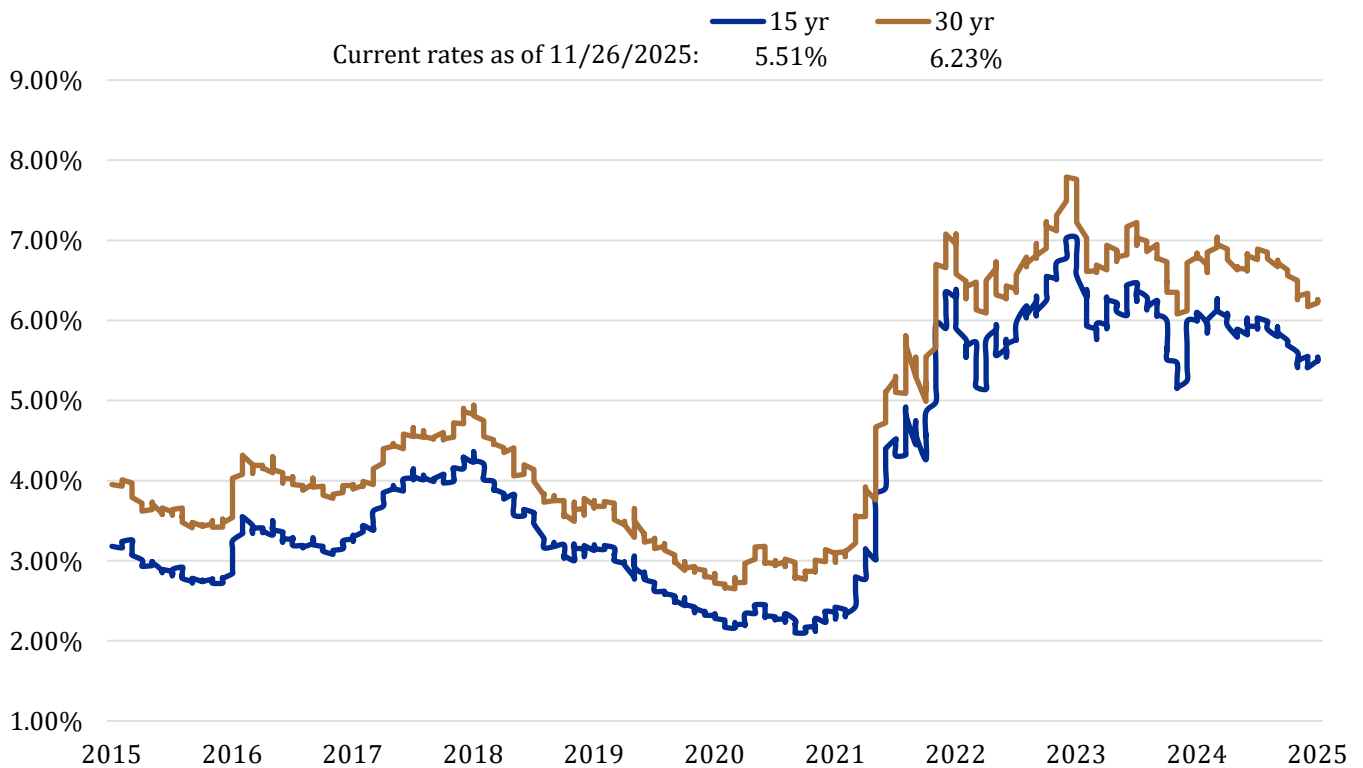
Treasury Yield Curve

Source: U.S. Department of the Treasury
Rates as of 11/28/2025



Mortgage Rates

Source: Freddie Mac
10-Year rolling weekly rates





Featured Article

Thanksgiving could be a good time to let your family members know the details of your estate plan. Here's how you could get the conversation started.

Pass the Turkey, and Then Let's Talk About Estate Plans

11/26/2025 – Michael J. Faust, CFA (click [here](#) for the link to the article online)

Talking about finances with your family can be challenging. Questions such as, "When I die, will you be my executor?" or "My wishes after I pass are..." may not come up naturally when your home is filled with family members and the scents of the approaching feast.

However, Thanksgiving is a time for families to gather and express gratitude, so the holiday can be the perfect opportunity to start a [discussion about financial goals](#), values and securing [your financial future](#) together.

Below are some questions and topics to guide a conversation this Thanksgiving to help your family understand [financial plans](#), set (or manage) expectations and overcome natural resistance.

This list is by no means exclusive, and you shouldn't feel like you have to wrap up all of these topics in one meal or meeting. Each family is navigating distinct circumstances — and these suggestions can encourage you to consider what is most important for your family.

The goal is not about resolving every issue. Rather, it is about *beginning* the conversation that sets your family up for success and opens the door to additional conversations in the future.

Set the table for a successful retirement – For those [nearing retirement](#), it's important to share details with the people who matter most to you. For many, that includes grown children. Even if they still expect their parents to do their laundry when they come home, they are adults.

It's essential to have open conversations to help them understand any upcoming shifts in lifestyle, how you have prepared financially for this next phase of life and to what extent you plan to use your resources.

If part of your retirement plans includes [downsizing](#) and [selling a family home](#), do your children know your plans and understand the reasoning behind them? Providing this clarity can foster a sense of shared responsibility and vision. This ensures a smoother transition into retirement and later-in-life financial discussions.

Pass the gravy — and your will – Thanksgiving is a convenient time to locate your most important documents, in case something happens in the future. It's not fun to think about, but this is relevant for *everyone*.

From [wills](#) and [life insurance](#) to accounts and [passwords](#), there is a lot of information that needs to be (quickly) accessible and to land in the right hands.

If your family, like many families, is spread out around the country, consider creating digital versions of the most important documents so they can be accessed remotely.

If you've chosen an [executor](#), does that person know about their role?

Simply locating documents and knowing the answers to these basic questions is a win in itself.

Serve up some estate planning – For some families, it might be beneficial to discuss not only the location of [estate planning](#) documents but also what they contain. These topics are not easy to bring up.

However, open conversations can help identify misaligned perspectives in the event that someone does pass away.

For older generations, sharing what matters to you and why you've made certain decisions can reduce ambiguity and anxiety.

As an example, if you intend for some of your money to be given to a certain charity, do your children (or other [beneficiaries](#), such as nieces and nephews) know that? Do they understand your reasoning?

You might *assume* they do, but these kinds of assumptions often lead to conflict. A conversation can prevent such difficulty.

Ultimately, it's about giving [peace of mind](#) and making sure that - if something happens - everyone is on the same page.

Every family is unique, with everyone navigating different yet potentially delicate dynamics that can make broaching these topics seem difficult or even impossible.

But having these conversations is crucial, and ultimately, speaking openly about financial topics can also bridge connections with your loved ones.

Diving into financial goals and providing clarity into [what you value](#) can help your family understand one another better. Often, starting the conversation is the most difficult step, and in the long run, your family will be grateful that you did.

Strata News

Contribution Limits Increasing Next Year

The IRS came out with their inflation adjustments for 2026. Here are the new contribution limits for the following accounts in the upcoming tax year 2026:

Retirement Accts.	Contribution Limit	Catchup Contribution
401k/403b/457/SAR-SEP	\$24,500	\$8,000 (50-59, 64+) \$11,250 (60-63)
SIMPLE 401k/ IRA	\$17,000	\$4,000 (50-59, 64+) \$5,250 (60-63)
*Traditional IRA	\$7,500	\$1,100 (50+)
**Roth IRA	\$7,500	\$1,100 (50+)
HSA (Self)	\$4,400	\$1,000 (55+)
HSA (Family)	\$8,750	\$1,000 (55+)

*Total combined contributions between traditional and Roth IRAs can't be more than \$7,500 (\$8,600 if 50+)

**Roth IRA phaseout limits (MAGI): Single \$153k-168k; MFJ \$242k-\$252k; MFS \$0-\$10,000

Community Service

Thanks to everyone who supported our 6th Annual Strata Financial Group “401(K)anned Food Drive!” Once again, the food drive benefitted [Goodwill of Lorain County](#)'s Food Pantry, which is open to families in need every 3rd Wednesday of the month from 10:00AM to 12:00PM at 145 Keep Ct. in Elyria, OH. The final count for our food drive was 631 pounds of food / supplies, plus \$200 in monetary donations! Once again, THANK YOU to each and every one of you who donated and helped make a difference to those in need in our community. Your donations helped provide food to 329 families at Goodwill's Food Pantry last month!



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Disclosures

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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.

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Fixed and Variable annuities are suitable for long-term investing, such as retirement investing. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Withdrawals made prior to age 59 ½ are subject to a 10% IRS penalty tax and surrender charges may apply. Variable annuities are subject to market risk and may lose value.

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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