

MONTHLY NEWSLETTER

WWW.KLTWEALTH.CA

FEBRUARY 2026



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Market Watch

After a strong finish to 2025, markets entered 2026 with a mix of opportunity and uncertainty. January saw increased volatility, as trade and geopolitical headlines continued to influence investor sentiment and drive short-term market swings.

Emerging markets were a bright spot earlier in the month, supported by a weaker U.S. dollar, improving commodity demand, and renewed investor interest outside of North America. There were also early signs this month that gains may be spreading more broadly across sectors and regions, rather than being driven by just a handful of large U.S. companies, reinforcing the importance of diversification.

Bonds have also been back in focus as we move into 2026. Though still far from the peaks reached in earlier decades, yields are higher than the historic lows of the pandemic years. This increase has made fixed income more attractive again, offering investors both income potential and added stability during periods of market volatility.

Market Watch Cont.

For Canadian investors, rising oil prices helped support the energy sector and the resource-heavy TSX. At the same time, renewed U.S.–Canada trade tensions have highlighted the ongoing impact of global policy shifts on economic confidence and cross-border investment. Canada has also continued efforts to broaden trade relationships beyond the U.S., which may become increasingly important for long-term growth.

Overall, the start of 2026 has been a reminder to stay diversified and focused on long-term goals, as markets adjust to an evolving economic and geopolitical backdrop.

Courtney Beach, QAFP

FEBRUARY 16TH



HAPPY FAMILY DAY

What if You Live? CI & Disability Insurance

For many people, surviving a serious illness or injury is only the beginning of the journey. Medicine is always improving, and many illnesses that were once considered grave diagnoses are no longer as serious. People are surviving cancer, heart attacks, and other serious conditions, sometimes with long recovery periods or lasting disabilities. However, not everyone has the financial cushion needed to support themselves while they recuperate.

Many people assume government programs or workplace benefits will provide enough support. In reality, these benefits are often limited in amount, duration, or eligibility. That's where disability and critical illness insurance come in.

Disability Insurance

Disability insurance is often the foundation of income protection, especially for individuals whose earning ability depends on their ability to work. Disability insurance does exactly what it sounds like: it helps replace a portion of your income if you become disabled and are unable to work. It can be particularly valuable for those in physically demanding jobs or roles with repetitive tasks. While many employees have some level of disability coverage through their workplace health plans, it's wise to review your policy and determine whether that coverage is sufficient for your needs.

There are a few details to explore when assessing your coverage:

- What is the coverage amount, and how long does it last?
- What is the waiting period before benefits begin?
- What is the maximum benefit period?
- What are the eligibility requirements? What qualifies as a disability? Are there exclusions?
- Is the definition of disability an inability to perform your "own occupation" or "any occupation"?
- Are benefits taxable?
- Are benefits adjusted for inflation?

Critical Illness (CI) Insurance

Critical illness insurance provides coverage if a person is diagnosed with a serious illness such as cancer, heart attack, stroke, or heart disease. It is designed to complement disability coverage by providing flexibility at a time when expenses and life priorities may shift to fighting or healing, which can require significant time. CI insurance provides a one-time lump sum benefit that can be used however you choose: experimental treatments, extended time off work to focus on recovery, or a relaxing trip with family.

As more people are diagnosed with and surviving these conditions, critical illness insurance has become increasingly relevant.

There are a few important details you should explore when assessing CI coverage:

- CI policies are definition specific. What illnesses are covered?
- Is there a survival period before benefits are paid (often 30 days)?
- Does the policy pay partial benefits for early-stage or less severe diagnoses?

Planning for the unexpected isn't about assuming the worst, but about being prepared. Reviewing your coverage and exploring policies can provide clarity and confidence, no matter what the future holds.

If you'd like to review your current coverage or explore additional protection, contact KLT Wealth Management.

Courtney Beach, QAFP



FINANCIAL TIP

Planning for the unexpected isn't about assuming the worst, but about being prepared.



LISTEN TO OUR PODCAST
BUILDING WEALTH ON THE GO

JOKE OF THE MONTH

Budgeting is like dieting.
Everyone talks about it,
nobody enjoys it.



RECIPE OF THE MONTH

CHOCOLATE LOVER'S PANCAKES

INGREDIENTS

- 1 cup all-purpose flour
- 1/4 cup baking cocoa
- 2 tablespoons sugar
- 1 teaspoon baking powder
- 1/2 teaspoon baking soda
- 1/2 teaspoon salt
- 1 cup buttermilk
- 1 large egg, room temperature
- 2 tablespoons butter, melted
- 1 teaspoon vanilla extract
- Maple syrup and chocolate syrup



DIRECTIONS

In a large bowl, whisk flour, cocoa, sugar, baking powder, baking soda and salt. In another bowl, whisk buttermilk, egg, butter and vanilla until blended. Add to dry ingredients, stirring just until moistened.

Place a greased large nonstick skillet over medium heat. In batches, pour batter by 1/4 cupfuls onto skillet; cook until bubbles on top begin to pop and bottoms are golden brown. Turn; cook until second side is golden brown.

Serve with syrups, berries, etc..

Enjoy!

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