

# MONTHLY NEWSLETTER

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## MARCH 2026



## TOPICS

Market Watch

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Financial Tip

Joke of the Month

Recipe of the Month

## Market Watch

Courtney Beach, QAFP

Following a volatile start to the year, February delivered mixed results across global markets, with gains in some regions offset by weakness in parts of the U.S. market. Developed international markets outperformed, with Japan posting strong gains of more than 10% for the month. The UK's FTSE 100 also rose solidly, up roughly 6.72%, helped by strength in energy and financial stocks. In contrast, the S&P 500 declined approximately 0.8% in February as large technology companies pulled back following a strong start to the year.

In Canada, the S&P/TSX Composite Index performed well, climbing about 7.57% during the month. Strength in materials, energy, and industrial companies supported returns, benefiting from firmer commodity prices and steady global demand. Financial stocks were also relatively resilient.

Commodity markets remained an important driver. Oil prices stayed supported through February due to ongoing geopolitical tensions and supply concerns, helping energy-producing regions like Canada. Gold also attracted investor interest as a portfolio stabilizer during periods of market uncertainty. The above figures are as of February 27th.

Looking ahead to March, markets may remain sensitive to escalating Middle East tensions and the risk of oil supply disruptions through key trade routes. Higher energy prices could add pressure to inflation and influence central bank decisions, while upcoming economic data and earnings will provide insight into the strength of global growth. In this environment, maintaining diversification across regions and sectors remains important.

## The Six Areas of a Complete Financial Plan

Creating a financial plan can be overwhelming due to its many complex components. By understanding those components and addressing them one at a time, the process becomes much more manageable.

A complete financial plan includes six key areas, each building on the one before it. Together, they create a strong and coordinated strategy.

### 1) Cash Flow Management

Cash flow management is the foundation of any financial plan. If your base is unstable, the rest of your plan will be too. Some people prefer strict budgeting, while others monitor inflows and outflows to ensure balance. This includes maintaining an emergency reserve and managing debt. Regardless of the method, understanding where your money is going is essential before developing any other part of a comprehensive plan.

### 2) Investment Planning

Once your cash flow is under control, the next step is investment planning. Investing allows your money to grow and support goals such as retirement, travel, or leaving a legacy. A thoughtful investment strategy should be diversified and reflect your goals, time horizon, and comfort with market fluctuations.

### 3) Retirement Planning

For many people, retirement is one of the most significant long-term goals. Retirement can last decades, making thoughtful planning essential. When do you want to retire, and what will it look like? Whether it includes travel, hobbies, or more time with family, having clarity around your goals makes it easier to build a plan that supports them.

### 4) Tax Planning

As your investments grow and your retirement plans take shape, making tax-efficient decisions becomes increasingly important. Tax planning involves making smart, forward-looking financial decisions. It requires balancing what benefits you today with what may benefit you in the future. Strong tax planning isn't about minimizing taxes at all costs. It's about creating long-term balance and aligning today's decisions with tomorrow's goals.

## 5) Protection / Insurance

Once your plan is in motion, it's important to protect it from events that could derail it. Appropriate insurance coverage, whether for illness, disability, or death, helps safeguard you and your loved ones. Regularly reviewing your coverage ensures it continues to align with your evolving needs.

## 6) Estate Planning

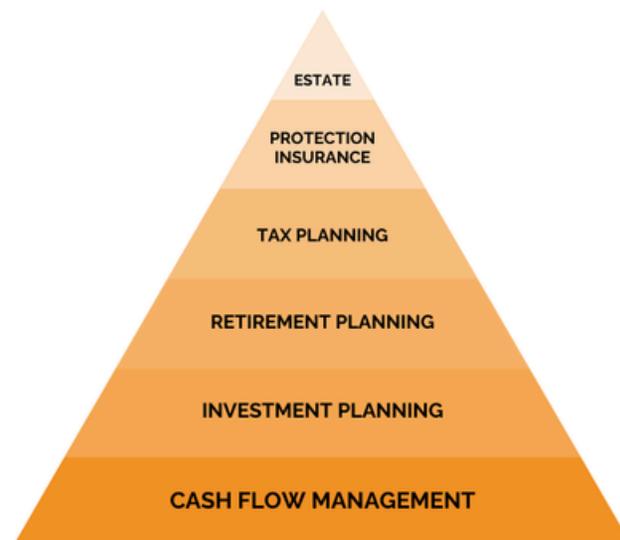
Finally, a comprehensive financial plan isn't complete without estate planning. Having an up-to-date will and Power of Attorney (POA) establishing your wishes is essential. Unexpected illness, incapacity, or death can create hardship and conflict between loved ones if your wishes are not clearly documented. Ensure your registered accounts have named beneficiaries aligned with your overall estate plan.

These are the six main areas that form a complete financial plan. As time passes and needs change, your plan should evolve with you.

It's important to remember a comprehensive financial plan involves many moving parts that must work together. Working with a financial advisor helps ensure nothing is overlooked and that specialized planning or other professionals are brought in when needed.

If you would like to review your current strategy or strengthen any gaps, contact KLT Wealth Management.

## FINANCIAL PLANNING





## FINANCIAL TIP

"Money on your Mind. Talk about it!"

Talking about money with others can provide opportunities to learn new tips and resources, which can increase financial knowledge and confidence and can ultimately lead to better financial decisions.



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## JOKE OF THE MONTH

What is the best month to hold a parade?

March



# RECIPE OF THE MONTH

## IRISH SODA SCONES

### INGREDIENTS

- 2 cups unbleached all-purpose flour
- 2 teaspoons baking powder
- ¼ teaspoon baking soda
- ¼ cup granulated sugar
- ½ teaspoon kosher salt
- 1 stick cold unsalted butter
- ½ cup dried currants
- 2 teaspoons caraway seeds
- 1 cup cold buttermilk
- 1 cup confectioners' sugar
- 2 tablespoons whole milk
- ¼ teaspoon grated orange zest



### DIRECTIONS

Preheat oven; mix dry ingredients:

Preheat oven to 425°F. Prep a baking sheet with parchment paper. Whisk together flour, baking powder, baking soda, granulated sugar, and salt.

Cut butter and work into dry ingredients; add currants, caraway, and buttermilk:

Cut butter into small pieces; work into flour mixture with your fingers or a pastry cutter until dough resembles coarse meal. Add currants, caraway seeds, and buttermilk; stir until just combined.

Scoop dough onto baking sheet; bake:

Scoop 1/3 cup-size mounds of dough onto prepared baking sheet, spaced 3 inches apart. Bake until bottoms are golden, 15 to 20 minutes. Let cool completely on sheet.

Make glaze and drizzle over scones:

Meanwhile, combine confectioners' sugar, milk, and orange zest. Drizzle over scones; serve.

*Enjoy!*

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