FIRST & PEOPLES BANK AND TRUST COMPANY

TRUST DEPARTMENT

QUARTERLY NEWSLETTER

Quarter Two Overall Average Growth = 16.84%

UNDERSTANDING YOUR INVESTMENT PROFILE

Your investment profile (or allocation) shows how your account is divided among different types of investments. This mix is designed to match your goals, timeline, and comfort with risk.

THE THREE MAIN BUILDING BLOCKS

CASH
Stable and low risk. Used for short-term needs and liquidity.

FIXED INCOME
Provides income with moderate risk. Helps reduce overall volatility.

EQUITIES
Higher risk with greater long-term growth potential.

A DIVERSIFIED PORTFOLIO blends these building blocks to help balance risk and return.

OUR INVESTMENT MODELS

Different blends. Different goals. All designed with you in mind.

INVESTMENT MODEL	ALLOCATION MIX* CASH	FIXED INCOME	EQUITIES	RISK LEVEL
Money Market Fund (MMF) *Cash Only*	100%	0%	0%	Conservative
Income (INC) *Income Focused*	0–5%	90–100%	0–10%	Conservative
Income with Some Growth (ISG) *Balanced Income with Growth*	0–5%	65–85%	15–35%	Conservative / Moderate
Balance of Income & Growth (BAL) *Balanced Mix*	0–5%	45–55%	45–55%	Moderate
Growth (GRW) *Growth Focused*	0–5%	15–35%	65–85%	Moderate / Aggressive
Aggressive Growth (AGR) *Maximum Growth Potential*	0–5%	0–10%	90–100%	Aggressive

LOWER RISK ← POTENTIAL RETURN → HIGHER RISK

*Percentages may vary within each range.

606-833-5938
jpb@firstandpeoplesbank.com
sls@firstandpeoplesbank.com

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SUMER'S SUMMARY

STOCK MARKET OVERVIEW — 2ND QUARTER 2026

Q2 2026 Market Overview

The second quarter of 2026 brought a strong rebound in the market after a slower start to the year. Stocks moved higher across the board, with large gains led by the technology sector and continued momentum surrounding artificial intelligence.

We also saw encouraging signs of broader market strength, as small- and mid-sized companies began to participate more in the rally—an overall positive indicator for market health.

Economic conditions remained relatively supportive throughout the quarter. Lower energy prices and easing global tensions helped boost investor confidence, although inflation and the possibility of future interest rate changes continue to be areas to watch.

Overall, Q2 was a solid quarter for investors, driven by strong corporate earnings and improving market participation. As we move into the second half of the year, attention will remain focused on inflation trends and Federal Reserve policy.

What this means for you:

While short-term market movements can fluctuate, this quarter's performance is a good reminder of the importance of staying invested and maintaining a long-term perspective. As always, we will continue to monitor market conditions and make adjustments as needed to keep your portfolio aligned with your goals.

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