

FIRST & PEOPLES BANK AND TRUST COMPANY

TRUST DEPARTMENT QUARTERLY NEWSLETTER

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“Risk comes from not knowing what you are doing.”

-Warren Buffett

Quarter Three Weighted Average Growth = 10.79%

How Much Investment Risk Is Right for You?

When it comes to investing, risk and potential return go hand in hand. Generally, investments with greater growth potential also come with greater ups and downs along the way.

So, how much risk is right for you? There isn't one answer for everyone. Consider these three questions:



What are you investing for?

Retirement, future income, a major purchase or leaving a legacy can each call for a different approach.



When will you need the money?

The longer your time horizon, the more opportunity you may have to ride out market fluctuations. Money needed sooner may call for a more conservative approach.



How comfortable are you with market changes?

It's easy to feel comfortable with risk when markets are rising. Consider how you would feel—and react—if your investments temporarily declined in value.

Finding Your Balance

The right investment strategy should balance your **goals, time horizon and comfort with risk**. As your life and financial needs change, your investment strategy may need to change too.

Not sure if your investments still fit you? Our Trust Department can help review your goals and determine an investment approach appropriate for your individual needs.



Not insured by the FDIC



Not a deposit or other obligation of, or guaranteed by, the depository institution



Subject to investment risks, including possible loss of the principal amount invested



Not insured by any Federal Government Agency



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SUMER'S SUMMARY

STOCK MARKET OVERVIEW - 3RD QUARTER 2026

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Q3 2026 Market Overview

The stock market remained resilient during the third quarter of 2026 despite higher interest rates, fluctuating energy prices, and continued economic uncertainty. Major market indexes experienced mixed results throughout the quarter, while strong corporate earnings and continued interest in technology and artificial intelligence helped support overall market performance.

As we enter the final quarter of the year, investors will continue watching interest rates, inflation, corporate earnings, and geopolitical developments. While periods of market volatility are normal, Q3 once again demonstrated the importance of maintaining a long-term perspective.

What This Means for You:

Short-term market ups and downs are a normal part of investing. Rather than reacting to daily headlines, staying focused on your long-term goals, appropriate investment allocation, and overall financial plan can help keep temporary market fluctuations in perspective.

Our Trust Department continues to monitor market conditions and manage investments with each client's individual goals and investment objectives in mind.