PLATINUM
WEALTH MANAGEMENT, LLC
*Personalized Wealth Management*

# THE PLATINUM PERSPECTIVE

MONTHLY INSIGHTS FROM PLATINUM WEALTH MANAGEMENT LLC — September 2026




## A MESSAGE FROM DAN

*Dear Clients,*

September has given investors plenty to digest. Economic growth remains resilient, but inflation continues to run above the Federal Reserve's comfort level. This month, the Fed responded by raising interest rates another quarter percentage point.

Periods like this are a good reminder that successful investing is rarely about predicting the next move in interest rates or the markets. It is about having a financial plan designed to work through changing conditions.

Higher rates may create opportunities in certain areas of a portfolio, while market volatility can create uncertainty in others. We will continue to evaluate both with your individual goals, time horizon and risk tolerance in mind.

As always, please reach out if there is anything you would like to discuss.

Warm regards,

Dan Boulware

*Dan Boulware*

Investment Advisor Representative

## THIS MONTH IN PLAIN ENGLISH

A QUICK LOOK AT WHAT MATTERS

### INTEREST RATES

The Federal Reserve Chair, Kevin Warsh, confirmed their hawkish stance with a 25 basis point rate hike and probability of another 25 point rate hike in December.

*What this means for you:*
This will keep continued pressure on the real estate market due to it's current high valuations and possibly slowing borrowing activity.

### THE STOCK MARKET

With the increase in interest rates, this can have a short term negative impact on stock prices although The economy remains very resilient regardless.

*What this means for you:*
This will support long term growth investments. However, short term volatility can happen but will create buying opportunities.

### THE ECONOMY

The labor market continues to show resilience, with payroll employment increasing by **162,000 in August**. Meanwhile, August consumer prices rose **0.4% for the month**, showing that inflation has not disappeared.

*What this means for you:*
The economy remains relatively strong, but persistent inflation may keep interest rates higher than investors became accustomed to.

## PLANNING CORNER

### *Don't Let Cash Sit Idle.*

Higher interest rates have changed the choices available for short-term money. Be mindful of high yield cash positions as this will also be reflected in your 1099.

There are options to achieve high yield fixed returns with tax deferral.

The goal isn't simply to chase the highest yield. It's to make sure your cash is positioned appropriately for **liquidity, safety and your overall financial plan**.



## DID YOU KNOW?

### *A higher interest rate isn't always bad news for investors.*

Higher rates can create challenges for borrowers, but they can also provide more attractive income opportunities from cash and certain fixed-income investments.

For investors who spent years earning very little on conservative assets, today's rate environment may provide additional options for generating portfolio income.

## FROM MY DESK

### *Don't let the Fed become your investment strategy.*

Interest-rate decisions receive enormous attention, and this month's Fed increase will naturally generate plenty of headlines.

But one Fed meeting should not determine a long-term investment strategy.

Markets continually adjust to new information—interest rates, inflation, earnings, employment and economic growth. By the time we read about much of that information, markets have already begun reacting to it.

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