

MONTHLY

NEWSLETTER



February, 2026



WELCOME TO FEBRUARY

February is often associated with hearts and romance, but it is also a useful moment to pause and take stock of your financial life. As we move into the second month of 2026, this update offers a clear look at the economic backdrop and timely planning considerations.

TOP NEWS

Market and Economic What You Should Know.

PLANNING CORNER

Practical Tips for February Taxes. Retirement Accounts.

IMPORTANT DATES TO REMEMBER

February 14: Valentine's Day
February 16: Presidents' Day
February 22: World Thinking Day



RETIREMENT ACCOUNTS

Take a moment to review contributions to your 401(k), IRA, and Roth accounts. Small changes made early in the year can have a meaningful impact over time. February is a good reminder that long-term progress often comes from consistent, incremental action.

MARKET AND ECONOMIC HIGHLIGHTS

The early months of 2026 have brought steady, if unspectacular, economic activity. Inflation continues to trend gradually toward the Federal Reserve's long-term target, while unemployment remains relatively low. For most households, this environment points to stability rather than surprise.

Interest rates remain in a cautious range. Borrowing costs are no longer climbing rapidly, but they also have not returned to the unusually low levels of years past. For consumers and investors alike, this reinforces the importance of thoughtful planning rather than relying on unusually favorable conditions.

Retail spending has shown resilience, suggesting consumer confidence is holding up. At the same time, ongoing global uncertainty, including geopolitical tensions and supply chain adjustments, continues to reward diversification and disciplined risk management. Nothing dramatic, just a reminder that steady habits often matter more than bold predictions.

INSURANCE AWARENESS

Life insurance is often framed narrowly, but at its core it is a financial expression of care for the people you love. February is a fitting time to view it through that lens.

Beyond replacing income for families with young children, life insurance can serve many roles across different stages of life. It can help cover final expenses, provide liquidity for a surviving spouse, support charitable goals, or create financial flexibility during retirement.

Certain permanent life insurance strategies are valued for their ability to accumulate cash value with tax-advantaged features. When structured thoughtfully, they can complement traditional retirement accounts by offering tax-efficient access to funds later in life, particularly for those who have already maximized other savings options. These tools tend to work best as part of a broader, coordinated plan rather than as a standalone solution.

Health Insurance and Medicare

Even outside open enrollment periods, qualifying life events such as marriage, a job change, or loss of coverage can open the door to plan adjustments. Medicare beneficiaries should review annual notices for 2026, as changes in premiums, deductibles, or coverage details can appear quietly and still have meaningful budget implications.

Extended Care Planning

The cost of extended care continues to rise faster than many other household expenses. Planning ahead can help protect retirement savings and reduce both financial and emotional strain on loved ones later. Addressing extended care early often allows for more flexibility, more affordable options, and greater peace of mind. In many cases, planning now helps ensure that future decisions are made calmly and intentionally rather than under pressure.

FEBRUARY'S PLANNING PRACTICAL TIPS

TAXES

With tax season underway, now is the time to gather documents, review deductions, and confirm that your withholding aligns with your overall financial goals. Addressing questions early can help avoid last-minute stress and allow for more strategic decisions if adjustments are needed.

RETIREMENT ACCOUNTS



It is often said that nothing in life is certain except death and taxes. We might add a third: fees appearing on financial statements when you least expect them. While not all fees can be avoided, understanding what you are paying and why can help ensure they serve a purpose rather than become an unpleasant surprise.

Let's Plan Together

Financial planning is about progress, not perfection.



A note for February

February is a chance to reflect and adjust your goals. If you want to review your coverage or confirm your 2026 plans are on track, we're here to help.

Let's stay connected

Take the next step in your financial journey by **scheduling a strategy meeting** with Greg and Phil [Select a Date & Time - Calendly](#)

For dedicated **support with an existing** account, please contact Lisa at: lisa@mainviewwealth.com

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