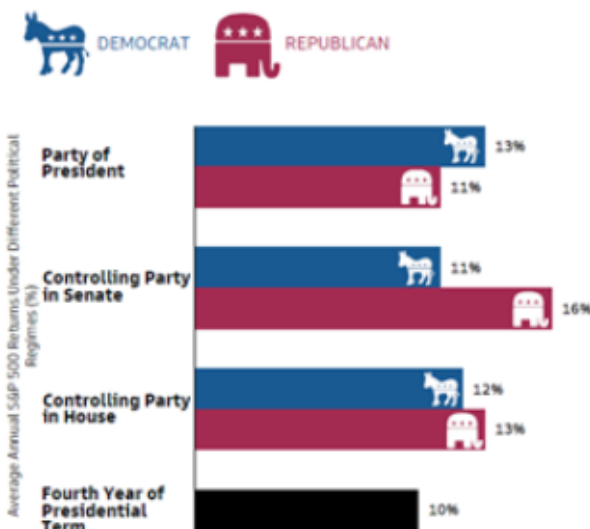


As January Goes, So Goes the Year?

According to the Stock Trader's Almanac, January's performance is often a strong indicator of how the market will perform for the year. Since 1950, a positive January has resulted in full-year gains 84% of the time. The S&P 500 increased during the first month of 2025, a good sign for investors. Client portfolios are poised to benefit in the current uptrend in stock through U.S. stock exposure and buffered ETFs to cushion during volatile times. Safe Treasury holdings provide income and some cash holdings are on hand on the expectation that higher-yielding opportunities will become available.

Policy or Fundamentals: What Drives Markets?

Elections generate a blizzard of rhetoric, opinions, and investor emotions. We studied research under combinations of political power structures. From William McKinley at the start of the 20th century, there have been 22 administrations. Interestingly, regardless of party control, the markets have averaged a positive annual return in 16 of the 22 administrations, or roughly three-quarters of the time.



Historically, controversy and uncertainty have surrounded nearly every election, but the chart delivers an interesting takeaway: the market is resilient and trends up regardless of whether a Democrat or Republican wins the White House.



[- Bloomberg.](#)

Sought-after Expertise. We are a laser-focused on each client's unique portfolio, never a one-size-fits-all solution. At the same time, we are pleased to highlight that Terri's sought-after expertise is broadcast nationally and even globally in frequent media interviews. Here is a link to a recent in-depth interview on Bloomberg TV, on the day that China announced its AI model, Deep Seek.

[Watch Insight with Haslinda Amin 1/28/2025](#)

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