Economic and Investment Newsletter
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Current Market Commentary

We foresee a significant amount of volatility in both the fixed income and equity markets in the next 36 months as the uncertainty in trade, economic, and fiscal policies remain.

The lack of clarity in economic policies has caused companies to remain cautious in future hiring and capital spending. At this juncture, Fintent Invest is positioning client portfolios via a "cautiously optimistic" lens and is focusing on investing in high quality assets.

We anticipate the following triggers could uphold the tailwinds the US markets have experienced in the last decade:

- Economic disruptions in the short to medium term as companies adjust to the changing economic and trade policies from the current administration.
- "Do not Buy American" global sentiments continue and expand beyond exported goods and into exported services. Companies will be forced to rebrand services or redirect manufacturing processes to circumvent these headwinds.
- Stagflation manifests in the next 12-24 months as companies pause hiring and capital investing to preserve cash holdings for trade related costs. Import prices continue to remain higher than expected as tariffs continue.
- Rising financing costs as the Federal Reserve holds future interest rate cuts in light of tariff-triggered inflated prices and investors continue to unload US-denominated debt as US fiscal outlook worsens.

Fintent Invest Strategy Outlook

Despite potential future volatility in the financial markets, Fintent Invest continues to follow their investment philosophy that centered our model portfolios on creating long-term, sustainable wealth. Fintent Invest develops our asset allocation models to account for upside and downside volatility, is intentional in our investment process, and follows through with the mindset that ebbs and flows are a part of the investing process.

All our six model portfolios continue to focus on providing the highest cost efficiency, generating a minimum income yield, focusing on risk-adjusted total returns, supplying downside protection, and capturing upside market potential.

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