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MONARCH INSIDER

Reflection | Understanding | Relevance

NAVIGATING THE 7000 ERA

By Constantine J Kitrinos, CPFA

Welcome to the inaugural issue of the revamped Monarch Insider Newsletter. As we cross the halfway mark of 2026, the global economy finds itself at a historic crossroads. Between surging energy tensions, the drumbeat of stubborn inflation, massive tech volatility, and an S&P 500 that has fiercely pushed into the 7000 era, the headlines are shouting at us daily.

For the everyday investor, these macroeconomic threats loom incredibly large. They are the modern-day Goliaths of our financial lives. However, at Monarch Wealth Management, our philosophy is simple: we do not manage money based on headlines. We manage it based on math, history, and deeply stress-tested financial models.

The Tariff Tightrope & Geopolitics

Earlier this year, the global geopolitical landscape fractured. What began as targeted regional conflicts has rapidly metastasized, disrupting supply chains and reshaping the energy sector.

We saw immediate market reactions to events like the Strait of Hormuz reprieve and the launch of new international tariffs. The conventional wisdom suggested a classic "defense super-cycle," yet heavy metals and traditional defense stocks reacted counter-intuitively.

As we look toward the second half of 2026, we are closely monitoring corporate earnings, the resilience of the U.S. consumer, and impending shifts in fiscal policy.

Our commitment remains unwavering: to serve as your co-pilot, translating global complexity into a clear, actionable path forward for your family's legacy.

The Key Takeaway: Volatility is not the enemy; miscalculation is. By maintaining a disciplined asset allocation and avoiding emotional reactions to geopolitical whiplash, we aim to protect and grow your wealth through the turbulence.

ASSET	TICKER	YTD	1-YEAR
S&P 500	SPY	5.03%	19.63%
DOW JONES	DIA	8.08%	24.12%
NASDAQ	QQQ	20.71%	40.68%
GOLD	GLD	5.40%	8.57%
OIL	USO	65.20%	38.80%
BITCOIN	IBIT	-28.26%	N/A
ETHERIUM	ETHA	-41.13%	N/A
REAL ESTATE	XLRE	9.43%	8.47%
FINANCIALS	XLF	15.17%	29.99%
INTNL EX-US	VXUS	15.66%	33.00%

Source: Market data provided by Yahoo Finance and Morningstar as of June 24, 2026. ETF performance metrics track their respective underlying indices. Spot cryptocurrency ETFs (IBIT, ETH) reflect performance since inception.

METRIC	CURRENT	1-YR AGO
AUTO LOAN (NEW CAR)	7.15%	7.45%
30-YEAR FIXED MTG	6.52%	6.77%
GALLON OF GAS	$4.19	$4.35
LOAF OF BREAD	$2.70	$2.60
GALLON OF MILK	$3.99	$4.12
DOZEN OF EGGS	$3.59	$3.89

Source: National average pricing and rate data compiled from the U.S. Bureau of Labor Statistics (BLS), Freddie Mac Primary Mortgage Market Survey, and AAA. Current figures reflect data retrieved as of June 2026, compared against historical baseline data from June 2025. All figures are national averages and may vary by region.

Defeating Goliath: In our financial lives, we all face "Goliaths"—be it the fear of running out of money, overwhelming debt, or legacy planning anxiety. True wealth management is about equipping you with the right stones for your sling.

MONEY TALKS, WEALTH WHISPERS

By David T Georgiev, MBA, CKA

In a world obsessed with the loudest voices and the flashiest returns, it is easy to lose sight of what truly matters. Wealth is rarely about the sheer accumulation of capital; it is about what that capital enables you to do. It is about quiet confidence, generational impact, and aligning your resources with your deepest values.

Over the last six months, many of my conversations with clients have centered around a simple question: "Is my portfolio reflecting my principles?" As a Certified Kingdom Advisor, I see firsthand how powerful it is when a family decides to integrate their faith, their philanthropic goals, and their financial plan.

We call this the "Defeating Goliath" approach. When you have a clear, values-driven purpose for your money, the intimidating macro-economic headlines suddenly lose their power over your peace of mind.

The Truth About "Trump Accounts" & Next-Gen Wealth

By Constantine J Kitrinos, CPFA

We've heard a lot of chatter online and on TV recently about specialized accounts for children and various new financial products being heavily marketed to parents. Beyond the political buzzwords, the core issue remains: how do we effectively transfer wealth and financial literacy to the next generation? Whether it is setting up structured trusts, leveraging 529 plans, or simply sitting down with your teenagers to explain the value of a dollar, the greatest inheritance you can leave is financial wisdom. True legacy planning isn't just about handing over capital; it's about equipping your heirs with the right stones for their sling so they can confidently face their own financial Goliaths.

SpaceX IPO: Mission Exit Commenced

By Constantine J Kitrinos, CPFA

Surgical Approaches for Concentrated Stock Positions

The financial world has been buzzing with the monumental developments surrounding SpaceX and its long-anticipated steps toward the public markets. For corporate leaders and early-stage employees holding highly concentrated equity positions, an initial public offering—or any massive liquidity event—brings both life-changing opportunity and staggering complexity. While a public debut is an exciting milestone, it frequently exposes a critical blind spot in executive wealth management: the lack of a formalized exit strategy.

When a single company's stock suddenly represents a disproportionate majority of your net worth, hoping for continued infinite upside is not a strategy; it is a gamble. With potential legislative shifts in capital gains taxes always lingering on the macro-economic horizon, managing concentrated stock, Restricted Stock Units (RSUs), and deferred compensation plans requires a deeply analytical and surgical approach. A massive liquidity event should be viewed as the optimal trigger for systematic diversification, meticulously designed to protect your newly unlocked capital from extreme single-stock volatility.

Our focus with clients remains firmly on proactive tax mitigation. We work alongside corporate executives to stress-test and model out these complex compensation packages long before a lock-up period expires. By designing sophisticated exit strategies that provide necessary liquidity without triggering excessive tax burdens during your peak earning years, we help transition your concentrated corporate success into a diversified, multi-generational family legacy. Ultimately, securing liquidity wisely means balancing the need for immediate capital access with the uncompromised preservation of your long-term wealth.

Early investors cheered as they saw their buys soar to new heights only to see the shares fall rapidly and touch below the IPO day one price that everyone wanted to sell good stocks with actual earnings to buy. I remain in the "wait n see" camp.

The Retirement Blindspot: Navigating the Realities of Care

By Constantine J Kitrinos, CPFA

Transitioning from Crisis Management to Planned Strategy

We all have a vision of what retirement is supposed to look like—traveling, enjoying the golf course, or finally tackling long-delayed personal projects. As advisors, we spend decades helping clients build the wealth to make those exact dreams a reality. However, there is a massive blindspot in the traditional American retirement plan that can completely derail a family's financial legacy if ignored: the physical realities of aging. Avoiding this uncomfortable conversation does not stop the clock, and relying on the dangerous myth that Medicare will pay for long-term custodial care or assisted living is a profound miscalculation. In states like New York, the median cost for assisted living can easily exceed $85,000 annually, while a private nursing home room can rapidly approach $188,000 a year. Without proactive structuring, a sudden health event won't just change your lifestyle; it can entirely liquidate a lifetime of hard-earned savings.

Unfortunately, for most families, the transition into elder care is not a slow, organized process—it begins with a crisis. A sudden fall or stroke leads to a hospital ultimatum, giving adult children a frantic 48-hour window to find a facility. When families are forced to make snap decisions in a state of emotional trauma, devastating financial and emotional mistakes happen. At Monarch Wealth Management, our goal is to transition this reactive scramble into a deeply stress-tested, proactive strategy long before an emergency strikes.

This requires a comprehensive, two-pronged approach: securing the money and securing the care. From a financial perspective, we actively model out solutions like Long-Term Care Insurance, Asset Protection Trusts, and safe Home Equity Utilization to shield your nest egg from catastrophic medical burn rates. On the care side, we strongly advocate for partnering with a professional Senior Living Consultant well before a crisis hits. Just as you wouldn't write your own complex estate plan, you shouldn't navigate the fragmented, emotionally charged healthcare system alone. By integrating proactive clinical assessments with our disciplined financial models, we ensure that your wealth is protected and that your loved ones receive the quality, dignified care they deserve.

In one of my recent podcasts I met with Holly Crocker from Senior Consultants NY and we discussed this very topic. It's easy to get caught up in the planning, savings and budgeting for the most obvious things in life and most people don't prioritize their health going into retirement. We chat about the Google Myth and the reliance on free information online. Sure, it's great to get the information, but you have to couple that with your own homework or a well informed person that does it several times a week or day to really get the most. Visit the website to check out more of what Holly has to say about the planning process and what you can do to prepare yourself and your loved ones

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