Riverside Wealth Partners 1Q26 Newsletter

We hope all of you enjoyed the end of the year with family and friends and enter 2026 refreshed and renewed for a successful 2026.

Below outlines our 1st quarter 2026 market commentary. Please follow us on [LinkedIn] or [Facebook] for more timely updates on the markets and our practice.

As I write this in late April the market has taken what is called a round trip. After falling 10% between March 1 and March 31, the market retraced it's steps back to record highs in more recent days. The price of oil remains elevated from near term lows of 55 per barrel in December 2025, currently priced at $105 per barrel.

Source: FactSet, J.P. Morgan Asset Management; (Top and bottom left) EIA.
*Forecasts are from the April 2026 EIA Short-Term Energy Outlook and start in 2025. Liquid fuels include crude oil, natural gas, biodiesel and fuel ethanol. WTI crude prices are continuous contract NYM prices in USD.
Guide to the Markets – U.S. Data are as of April 30, 2026.

While the conflict in the Middle East has not come to an end, the market is looking forward and has priced in a scenario where the conflict does not escalate from its peak in March and thus the price of oil remains elevated, but not at extreme levels. The US market is also noting that 1) the United States is a net exporter of oil, 2) Oil and electricity make up a lower % of the average American's budget than earlier times (4% on average) depending on your income, and 3) that not all industries are affected the same by the price of oil.

While the US market makes up a majority of client portfolios including our clients, recent market performance has favored being diversified overseas and into small us companies. Overseas markets have benefited from lower valuations and the dollar has fallen in value by 10% over the last 12 months. Attached is a snapshot of how different segments of the market have fared year to date and in prior years. This visual helps illustrate the point that last years winners are not a good prediction of future performance. Diversified investors like our clients benefit from participating in changing market leadership. They are also better prepared for market declines as all asset classes react differently to negative economic events.

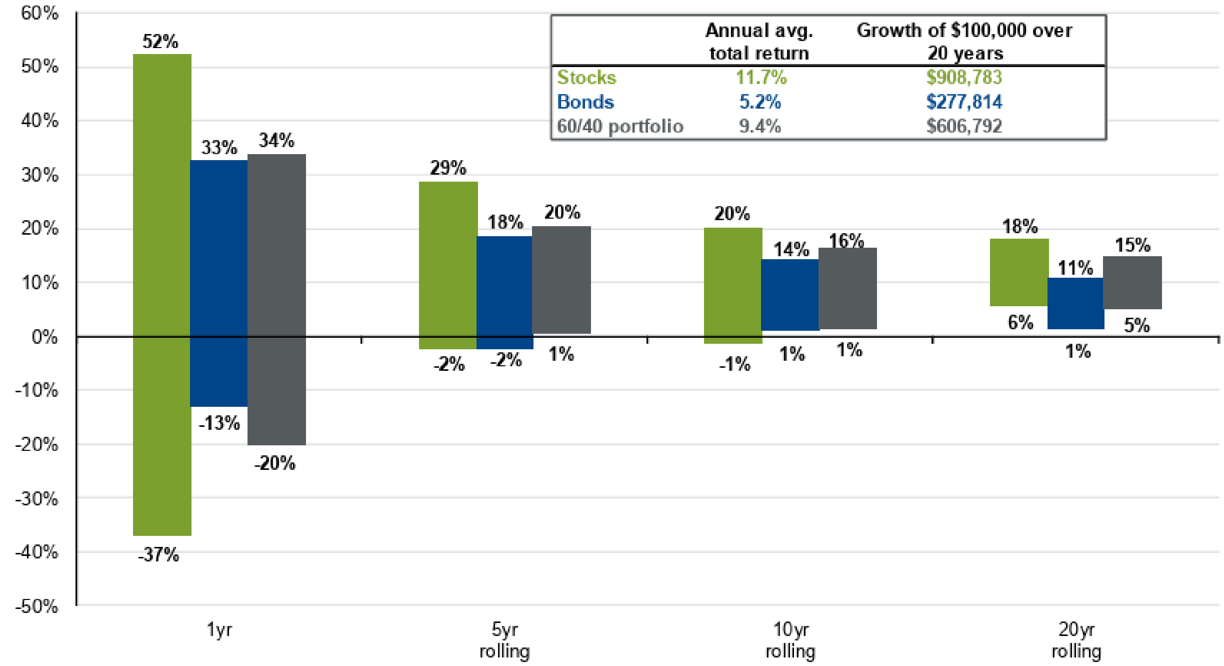
2011 - 2025																	
Ann.	Vol.	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	YTD
Large Cap 14.1%	Small Cap 20.3%	REITs 8.3%	REITs 19.7%	Small Cap 38.8%	REITs 28.0%	REITs 2.8%	Small Cap 21.3%	EM Equity 37.8%	Cash 1.8%	Large Cap 31.5%	Small Cap 20.0%	REITs 41.3%	Comdty. 16.1%	Large Cap 26.3%	Large Cap 25.0%	EM Equity 34.4%	Comdty. 29.6%
Small Cap 9.5%	EM Equity 17.5%	Fixed Income 7.8%	High Yield 19.6%	Large Cap 32.4%	Large Cap 13.7%	Large Cap 1.4%	High Yield 14.3%	DM Equity 25.6%	Fixed Income 0.0%	REITs 28.7%	EM Equity 18.7%	Large Cap 28.7%	Cash 1.5%	DM Equity 18.9%	Small Cap 11.5%	DM Equity 31.9%	EM Equity 14.6%
REITs 7.8%	REITs 16.4%	High Yield 3.1%	EM Equity 18.6%	DM Equity 23.3%	Fixed Income 6.0%	Fixed Income 0.5%	Large Cap 12.0%	Large Cap 21.8%	REITs -4.0%	Small Cap 25.5%	Large Cap 18.4%	Comdty. 27.1%	High Yield -12.7%	Small Cap 16.9%	Asset Alloc. 10.0%	Large Cap 17.9%	Small Cap 13.2%
Asset Alloc. 7.3%	DM Equity 15.7%	Large Cap 2.1%	DM Equity 17.9%	Asset Alloc. 14.9%	Asset Alloc. 5.2%	Cash 0.0%	Comdty. 11.8%	Small Cap 14.6%	High Yield -4.1%	DM Equity 22.7%	Asset Alloc. 10.6%	Small Cap 14.8%	Fixed Income -13.0%	Asset Alloc. 14.1%	High Yield 9.2%	Asset Alloc. 15.8%	REITs 13.1%
DM Equity 7.1%	Comdty. 15.4%	Cash 0.1%	Small Cap 16.3%	High Yield 7.3%	Small Cap 4.9%	DM Equity -0.4%	EM Equity 11.6%	Asset Alloc. 14.6%	Large Cap -4.4%	Asset Alloc. 19.5%	DM Equity 8.3%	Asset Alloc. 13.5%	Asset Alloc. -13.9%	High Yield 14.0%	EM Equity 8.1%	Comdty. 15.8%	Asset Alloc. 6.7%
High Yield 5.7%	Large Cap 14.7%	Asset Alloc. -0.7%	Large Cap 16.0%	REITs 2.9%	Cash 0.0%	Asset Alloc. -2.0%	REITs 8.6%	High Yield 10.4%	Asset Alloc. -5.8%	EM Equity 18.9%	Fixed Income 7.5%	DM Equity 11.8%	DM Equity -14.0%	REITs 11.4%	Comdty. 5.4%	Small Cap 12.8%	DM Equity 6.4%
EM Equity 4.2%	Asset Alloc. 10.1%	Small Cap -4.2%	Asset Alloc. 12.2%	Cash 0.0%	High Yield 0.0%	High Yield -2.7%	Asset Alloc. 8.3%	REITs 8.7%	Small Cap -11.0%	High Yield 12.6%	High Yield 7.0%	High Yield 1.0%	Large Cap -18.1%	EM Equity 10.3%	Cash 5.3%	High Yield 12.1%	Large Cap 5.7%
Fixed Income 2.4%	High Yield 9.1%	DM Equity -11.7%	Fixed Income 4.2%	Fixed Income -2.0%	EM Equity -1.8%	Small Cap -4.4%	Fixed Income 2.6%	Fixed Income 3.5%	Comdty. -11.2%	Fixed Income 8.7%	Cash 0.5%	Cash 0.0%	EM Equity -19.7%	Fixed Income 5.5%	REITs 4.9%	Fixed Income 7.3%	High Yield 1.2%
Cash 1.5%	Fixed Income 4.6%	Comdty. -13.3%	Cash 0.1%	EM Equity -2.3%	DM Equity -4.5%	EM Equity -14.6%	DM Equity 1.5%	Comdty. 1.7%	DM Equity -13.4%	Comdty. 7.7%	Comdty. -3.1%	Fixed Income -1.5%	Small Cap -20.4%	Cash 5.1%	DM Equity 4.3%	Cash 4.3%	Cash 1.2%
Comdty. -1.1%	Cash 0.9%	EM Equity -18.2%	Comdty. -1.1%	Comdty. -9.5%	Comdty. -17.0%	Comdty. -24.7%	Cash 0.3%	Cash 0.8%	EM Equity -14.2%	Cash 2.2%	REITs -5.1%	EM Equity -2.2%	REITs -24.9%	Comdty. -7.9%	Fixed Income 1.3%	REITs 2.3%	Fixed Income 0.1%

The Long View

Additionally diversification by asset type can assist as well, adding bonds to portfolio make up can help reduce the risk of loss over longer periods of time in a meaningful way. The following illustration shows that the chance of a 60% stock/40% bond portfolio reduces significantly as you measure 5 year rolling periods showing that the worst 5 year performance for a 60/40 portfolio is a -2% annualized return.

Range of stock, bond and blended total returns

Annual total returns, 1950 - 2025



Source: Bloomberg, FactSet, Federal Reserve, Standard & Poor's, Strategas/Ibbotson, J.P. Morgan Asset Management.
Returns shown are based on calendar year returns from 1950 to 2025. Stocks: S&P 500; Bonds: Strategas/Ibbotson for periods prior to 1976 and the Bloomberg U.S. Aggregate thereafter. Growth of $100,000 is based on annual average total returns from 1950 to 2025.
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IdentityForce Introduction and FAQs

In partnership with NewEdge Advisors, Riverside Wealth Partners has selected the top-rated consumer Identity Protection plan from IdentityForce by TransUnion to help safeguard the digital safety and security of our clients and their loved ones. IdentityForce holds the governmental GSA Tier One Stamp of approval for its security practices and provides protection that is unrivaled.

This protection is essential because it proactively safeguards your financial accounts, credit, and personal information, while providing rapid detection, expert recovery support, and financial remediation should your identity ever be compromised. Too often, people only receive this service after a breach or identity theft. Just as with your investments, we want to be proactive and do all we can to mitigate risks before they occur.

This coverage extends to you and anyone else in your household. In the coming weeks, you will receive a registration email from memberservices@secure.identityforce.com with a prompt and instructions to create your own account. While you do not have to create an account to be covered, creating an account does give you access to many additional benefits and features available to you at no cost. We highly encourage you to take full advantage of this offering and create an account as soon as possible.

How do I locate my enrollment email?
Search for memberservices@secure.identityforce.com or “IdentityForce” in your primary email inbox?

What if I can’t find the email?
Please call memberservices at 855-522-9805 to resend your email for enrollment.

Do I need to create separate logins for all members of my household?
No if you create your own login successfully, you can add members of your household to the coverage.

Welcome Mary Vertner CFP@

Riverside Wealth Partners is thrilled to welcome Mary Vertner, CFP® as a Senior Financial Advisor! Mary will work alongside Bill, Amanda, and Michelle in serving and growing our client base.

Mary has spent her twenty-plus year career in Jacksonville helping guide clients through complex financial decisions with a steady, compassionate approach. Her whole career has been at well-respected independent firms and she understands the important relationship we play in our clients' lives.   In addition to her client work, Mary serves on the board of Live for Today, a foundation that supports young adult cancer survivors. As a cancer survivor herself, Mary brings a deeply personal understanding to her advocacy and is passionate about helping others navigate both recovery and the future they are rebuilding.Mary holds a Bachelor of Science in Business Administration from Montreat College. She met her husband, David in college and together they are raising their children Leah and Eli who keep their lives very full.

We feel very fortunate to be able to add such a talented professional to our team and look forward to introducing her to our clients and professional partners this spring

We hope you enjoyed this spring with family and friends. We wanted to share a few photos of us doing the same.   Pictured below are Leah and Eli Vertner exploring the office on Riverside Avenue, Bill and Michelle escorting Will at Senior Night for track and field at Episcopal and Bill and the Rotary of Jacksonville Financial Literacy team at the 2nd annual Financial Literacy Summitt where they provided 140 Duval County High School students with a full day of financial education.

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