



Newsletter



Align's Market Update

Erik Laymon | May 2025

We understand that recent headlines may feel unsettling, but we are steadily committed to your financial journey. Volatility has been a persistent theme this quarter, driven by inflation concerns, evolving trade policies (tariffs), and elevated interest rates. Despite these challenges, the U.S. economy continues to show remarkable resilience, and Align's investment team is diligently managing your portfolio to address these conditions while keeping your retirement goals at the forefront.

Our Response to Market Conditions

Our approach is deliberate, not reactive. We adjust portfolios with your objectives and resilience as our guiding principles, avoiding knee-jerk responses to daily headlines. Trade policy shifts have sparked short-term market turbulence, but our investment committee remains encouraged by the U.S. economy's underlying strength—highlighted by a robust 18% surge in corporate earnings last quarter. Inflation persists above the Federal Reserve's 2% target, yet rising wages and strong corporate performance are helping to mitigate its impact. With interest rates likely to remain elevated, we see opportunities to enhance income generation, which we are thoughtfully integrating into your portfolio to support your financial needs.

How Your Portfolio Is Positioned

Your equity holdings are anchored by large U.S. companies with solid fundamentals and dividend-paying stocks. These selections provide a blend of growth potential and steady income while minimizing exposure to speculative risks. ►



Portfolio Position Continued

On the fixed income side, we are prioritizing short- to intermediate-term, high-quality bonds. These offer competitive yields and help shield your portfolio from significant interest rate swings. For additional stability and diversification, many portfolios incorporate a multi-alternative strategy, boosting yield and enhancing risk management. Our primary focus remains managing risk to your retirement income and preserving your purchasing power as living costs climb.

What Align is Doing for You

At Align, our strategies emphasize resilience over speculation. We're refining your portfolio incrementally—strengthening it for today's market dynamics without veering from your long-term path. If you're holding cash reserves, you may want to give us a call-- let's explore how they can bolster your retirement income stream. A well-calibrated mix of stocks and bonds is vital to balance risk and combat inflation, and we're here to ensure your allocation reflects your unique circumstances. Our team continuously monitors market trends and adjusts as needed, all while keeping you informed and engaged.

A Note of Gratitude

Thank you for entrusting Align with your financial journey. We're honored to navigate these uncertain times alongside you and are always available for questions or discussions about your portfolio. Together, we'll stay focused on what matters most: your financial peace of mind and a secure retirement. ■

LPL Announcement

We would like to keep you updated on an upcoming behind-the-scenes change that will not impact your relationship with Align.

Commonwealth has entered into a purchase agreement to join LPL Financial, a Fortune 500 company and a recognized leader in wealth management. This new partnership will give us access to even greater resources and services—further strengthening our ability to meet your needs—when Commonwealth becomes part of LPL after the sale closes later this year.

What does this mean for you?

Your relationship is with Align. That **remains exactly the same**—so do your accounts, investment strategy, and the people you work with. The RIA provides the regulatory and operational support that enables Align to serve you, but it does not influence the advice we give or how we manage your portfolio.

Our commitment to you is unchanged.

This change in our back-office partner **does not change our relationship with you**: Our team, our approach, and our dedication to your financial well-being remain exactly the same.

You are our client. We are your advisors.

As always, if you have questions, we're here. You can also visit our [FAQ page](#) for more details.



Helpful Articles & Links



[Dollars & Sense](#)

In this training our Managing Advisor, Janel Cross, lays out how to set up a spending plan.

This will include details on general guidelines for what percentage of your income should go where. She also includes important tips like making an emergency savings account a priority.

["In Laymon's Terms"](#) - Stay informed with Erik Laymon's monthly market commentary blog posts. These brief and engaging updates provide an insightful look at what's happening in the market.

[Case Study: Maximizing 529 - A Client Success Story](#) - By leveraging new SECURE 2.0 provisions, we helped a client transform unused 529 plan funds into tax-free retirement savings and a multi-generational education legacy—avoiding penalties and maximizing long-term family benefits.

**THANK YOU FOR THE GREAT PRIVILEGE OF
SHARING THE FINANCIAL JOURNEY WITH YOU!**

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You're never alone with Align

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