

“Interesting Times”

In recent conversations, one of the most frequent questions we hear is: “Are we in a bubble?” or “When will the correction come?” These are valid concerns, especially in a world shaped by shifting trade policies, evolving global dynamics, transformative technologies like AI, and heightened political polarization.

Rather than speculate, we stay grounded in our responsibility to you by focusing on measurable, meaningful indicators. We monitor the financial health of publicly traded companies, key economic data, and broader market trends. While no one can predict the future with certainty, our commitment is to remain vigilant and informed so we can guide you with clarity and confidence.

One area we’re watching closely is **market breadth**, which helps us assess whether gains are concentrated in a few large companies or more broadly distributed. While major technology firms have seen outsized growth, we’re encouraged by the strength we’re seeing across a wide range of sectors and company sizes. Historically, this kind of broad participation has pointed to continued opportunity.

Importantly, the companies driving today’s AI revolution are not speculative startups. They are well-capitalized, profitable, and generating strong cash flows—very different from the dynamics of past bubbles, which were often built on hype rather than fundamentals.

We’ve never believed in trying to time the market, and we don’t intend to start now. Instead, we remain focused on delivering consistent, high-quality outcomes: reliable dividend and interest income to support your retirement needs, and carefully selected investments designed to grow over time. We believe this disciplined approach is the best way to help you achieve your long-term goals.

While AI will likely remain a powerful investment theme for decades to come, we also recognize that markets will continue to experience cycles driven by inflation, economic shifts, and unforeseen global events. That’s why we maintain a steady hand, always guided by your investment plan and the principles of diversification, income sustainability, and risk management.

Above all, our priority is your confidence, your goals, and your future. We’re here to provide thoughtful oversight, proactive communication, and a deep commitment to your financial well-being. If this message sparks an interest in reconnecting, let’s set a time to check in.

In the meantime, we encourage you to enjoy the precious present with family, friends, and loved ones. Time is the only currency we spend without ever knowing the balance. Our planning is designed to help you make the most of it—wisely, peacefully, and with purpose.

Investment and Insurance Products:

Not FDIC Insured	No Bank Guarantee	May Lose Value
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Asset allocation and diversification are investment methods used to help manage risk. They do not guarantee investment returns or eliminate risk of loss, including in a declining market.

PM-05042027-8570755.1.1