



SEMI-ANNUAL NEWSLETTER

January 2026



Financial
Focus



Calendar &
Milestones



Market
Update



A Message
From Gen 2

A Message From Our CEO James T. Barnette Jr.

As we look back on a strong 2025, I want to sincerely thank you for placing your trust in me and in our firm. Your confidence is something I do not take lightly—it is the foundation of every decision we make and every plan we build. In an ever-changing financial landscape, we remain focused on disciplined planning, thoughtful guidance, and clear communication, always with your long-term goals at the center of our work.

We are proud of the progress we made last year and are grateful for the relationships that make our work so meaningful. Your trust motivates us to continually raise our standards, invest in our expertise, and act with integrity in everything we do. It is truly a privilege to serve you, and I look forward to continuing our partnership as we plan for the opportunities and challenges ahead.



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THANK YOU



We'd like to extend a thank you to everyone who attended our Annual Holiday Open House in December. It was a joy to connect with clients in person and share our appreciation for you. We look forward to our next event!

Also a big thank you to our clients who donated to Toys for Tots and to our employees who donated to the local foodbank. It is a great privilege and opportunity to give back to the community.





Financial Focus 2026

January						
S	M	T	W	T	F	S
New Year, Clean Slate						
• Organize, Organize!						
• Create or update your budget						
• Increase retirement deferrals to new 2026 limits.						
• College Application Deadlines						

February						
S	M	T	W	T	F	S
Love & Relationships						
• Update beneficiaries and emergency contacts						
• Update your Estate Plan						

March						
S	M	T	W	T	F	S
Momentum & Growth						
• Review Credit Report						
• Increase contributions to max out for prior year						
• Pay an extra amount toward high-interest debt						

April						
S	M	T	W	T	F	S
Responsibilities & Taxes						
• Finish gathering tax documents						
• Confirm insurance coverage is up to date						
• Consider scheduling estimated tax filing payments to avoid penalties.						

May						
S	M	T	W	T	F	S
Preparation & Change						
• Build or strengthen emergency fund						
• Review upcoming expenses (summer trips, tuition, home repairs)						
• Adjust budget categories for any lifestyle changes						

June						
S	M	T	W	T	F	S
Mid-Year Checkup						
• Mid-year financial review						
• Update budget and track spending trends for the rest of the year						



Important Dates

Jan - IRS begins accepting and processing 2025 individual tax returns

Feb - LPL release of 1099s

March - Mental Health Awareness Month!

April - Financial Literacy Month and Take your Kid's to Work Day

Apr 15 - Tax Day

April 18 - National Financial Advisor Day!

May 4-9 - Teacher Appreciation week

May 10 - Mother's Day

May 29 - National 529 Day

June - FAFSA application deadline

June 21- Father's Day



2026 Contribution Limits



The IRS has announced higher contribution limits and phase out income limits for tax payers contributing to retirement accounts.

401(k)	2025 Limits	NEW 2026 Limits	Change
Maximum Employee Elective Deferral (age 49 or younger)	\$23,500	\$24,500	+\$1,000
Catch-Up Contribution (age 50+)	\$7,500	\$8,000	+\$500
“Super Catch-Up” Contribution (ages 60-63)	\$11,250	\$11,250	-

IRA (Traditional and Roth)	2025 Limits	NEW 2026 Limits	Change
Age 49 or younger	\$7,000	\$7,500	+\$500
Age 50 or older	\$8,000	\$8,600	+\$600

Additional Changes in 2026

- IRS gift tax annual exclusion remains at \$19,000 per person.
- The income phase out limit for taxpayers making contributions to ROTH IRAs increased (\$153,000–\$168,000 for single filers, \$242,000 – \$252,000 MFJ).
- The income limit for the Saver’s Credit increased by \$1,500 MFJ (\$80,500).
- Click [here](#) to view the One Big Beautiful Bill Act Changes



MARKET UPDATE

OVERVIEW: LPL released the 2025 policy engine which you can find [here](#). 2025 was a year shaped less by traditional economic cycles and more by policy decisions from Washington and the Federal Reserve, which drove market sentiment and periodic volatility.

While growth slowed at times, supportive fiscal measures and a shift toward lower interest rates helped keep the broader market on track and extend the bull market. Innovation remained a clear bright spot, particularly in artificial intelligence, as continued corporate investment supported earnings growth and market leadership. With valuations elevated, returns were more measured, reinforcing the importance of diversification and discipline throughout the year. Overall, 2025 served as a reminder that staying focused on long-term goals — and not reacting to short-term market swings — remains key to successful investing.

KEY TAKEAWAYS from 2025

1. The economy remained resilient while the Fed and government decisions led market direction and volatility in the short term.

2. Growth moderated but momentum held. 2025 had continued growth leading to the third straight year of double digit gains.

3. Innovation led the way. AI remained a leader for 2025.

4. Discipline paid off. Diversification and long-term focus helped manage market swings.

Index	2025
S&P 500	16.39%
DIJA	12.97%
NASDAQ	20.36%
MSCI ACWI	22.34%
Bloomberg Agg Bond	7.19%
Russell 2000	12.8%

LOOKING AHEAD to 2026



- Policy remains in focus.** Fed actions and fiscal decisions are expected to continue driving short term market direction and volatility.
- Returns may be more measured.** Elevated valuations suggest gains may be more measured rather than outsized.
- Innovation continues to matter.** AI and productivity investments remain key longer-term growth themes.
- Diversification stays essential.** A balanced approach can help manage uncertainty and capture opportunities across markets.

All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and may not be invested into directly.

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio.

Diversification does not protect against market risk



2025 New Employees



Alysia Heidel

Client Service Associate



Carson Taylor

Client Service Associate



Douglas Chen-Young

Client Service Associate



Connor Johnson

Client Service Associate



Bella Seksam

Client Service Associate



Sikander Mehdi

Client Service Associate

GEN 2 MESSAGE

Katrina, Nathan & Jordan

Our firm has always been built with the long term in mind, and that commitment is reflected in the next generation now actively involved in the business.



Three of James' children are part of the company, each bringing their own skills, education, and perspective while sharing the same core values of integrity, service, and disciplined financial guidance. Their involvement ensures continuity and fresh ideas while honoring the principles that have guided our clients for decades. With multiple generations working side by side, you can be confident that the firm is positioned for longevity—and that your financial future remains in capable, trusted hands for decades to come.

We look forward to continuing our work together and supporting your goals in the months ahead.