

4600 Avocet Drive
Peachtree Corners
GA, 30092

Ph: (1)678-313-6265
Email: info@oxfordchaseadvisors.com
Website: <https://oxfordchaseadvisors.com/>

Q4 2025 Newsletter

Economy & Market Valuation

The US stock market had a positive 2.6% return in Q4 of 2025 and approx. 17.8% in 2025. The market gains have been concentrated in a few names for some time and this concentration continued in Q4 of 2025. The Federal Reserve cut interest rates one more time in December of 2025 and there is continued enthusiasm about AI and AI related companies.

As we have been saying, we invest for the long term and not for one quarter or one year. Our goal is to grow and compound wealth over the long term.

We anticipate more interest rate cuts by Federal Reserve in 2026. Market expects earning of S&P 500 companies to show healthy growth in 2026. Our view is that interest rate cuts, continued earnings growth, no signs of recession and AI investment should keep the US stock market in positive territory.

2026 investment strategy

There is no change in our investment strategy for 2026. We plan to continue investing in quality companies that we expect to compound wealth over the long run. This approach coupled with macro for cash allocation has helped us outperform

the S&P 500 after fees over the last 5 and 10 years.

We believe in the long-term theme of AI and that AI will unleash big productivity gains for society. We are already seeing AI being able to substantially reduce effort for coding and debugging. We are invested in semiconductors and companies that provide chips for AI development. Some of the names are Broadcom, Taiwan Semiconductor, Nvidia, and Amphenol.

We have sent invites for our annual meeting that will take place on Jan 18 at 11 am at Marriott on Windward Pkwy. We hope to see you at the annual meeting.

Our annual web conference will be on Jan 25, 2026 at 2 PM EST. Invites have been sent to your email. Feel free to forward the conference link to anyone who may be interested.