



Investment Solutions, Inc.

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For Your Information



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Types of Stock Market Analysis

There is no shortage of analysis for anyone interested in investing. A search for the term “stock market analysis” will bring up millions of results on your favorite search engine. The majority of stock market analysis can be lumped into three broad groups: fundamental, technical, and sentimental. Here’s a close look at each.

Fundamental Analysis

The goal of fundamental analysis is to determine whether a company’s future value is accurately reflected in its current stock price.”

Fundamental analysis attempts to estimate the value of a particular stock based on a variety of factors, such as the current finances of the company and the prevailing economic environment. Fundamental analysis also may include speaking with a company’s management team and assessing how the company’s products are received in the marketplace.

When a fundamental review is complete, the analyst may decide the stock is an attractive opportunity because the market has underestimated its future prospects. The analyst also may determine the stock to be a “hold” or a “sell” if the value is fully reflected in the price.

Technical Analysis

Technical analysts evaluate recent trading movements and trends to attempt to determine what’s next for a company’s stock price. Generally, technical analysts pay less attention to the fundamentals underlying the stock price.

Technical analysts rely on stock charts to make their assessment of a company’s stock price. For example, technicians may look for a support level and resistance level when assessing a stock’s next move. A support level is a price level at which the stock might find support and below which it may not fall. In contrast, a resistance level is a price at which the stock might find pressure and above which it may not rise.

Sentimental Analysis

Sentimental analysis attempts to measure the market in terms of the attitudes of investors. Sentimental analysis starts from the assumption that the majority of investors are wrong. In other words, that the stock market has the potential to disappoint when “masses of investors” believe prices are headed in a particular direction.

Sentiment analysts are often referred to as contrarians who look to invest against the majority view of the market. For example, if the majority of professional market watchers expect a stock price to trend higher, sentiment analysts may look for prices to disappoint the majority and trend lower.

Which approach is best? There is no clear answer to that question. But it's important to remember three things: Past performance does not guarantee future results, actual results will vary, and the best approach is to create a portfolio based on your time horizon, risk tolerance, and goals.

Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost.

Retirement Questions That Have Nothing to Do With Money

Preparing for retirement is not entirely financial. Your degree of happiness in your “second act” may depend on some factors that don't come with an obvious price tag. Here are some non-monetary factors to consider as you prepare for your retirement.

What will you do with your time? Too many people retire without any idea of what their retirement will look like. They leave work, and they cannot figure out what to do with themselves, so they grow restless. It's important to identify what you want your retirement to look like and what you see yourself doing. Maybe you love your career and can't imagine not working during your retirement. There's no hard and fast rule to your dream retirement, so it's important to be honest with yourself. A recent Employee Benefit Research Institute Retirement Confidence Survey shows that 73% of workers expect to work for pay in retirement, whereas just 25% of retirees report that they've actually worked for pay.¹

Having a clear vision for your retirement may help you align your financial goals. It's important to remember that your vision for retirement may change—like deciding you don't want to continue working after all.

Where will you live? This is another factor in retirement happiness. If you can surround yourself with family members and friends whose company you enjoy, in a community where you can maintain old friendships and meet new people with similar interests or life experiences, that may be a plus. If all this can occur in a walkable community with good mass transit and senior services, all the better.

How are you preparing to get around in your eighties and nineties? The actuaries at Social Security project that the average life expectancy for men turning 67 is 84.8 years old, and the life expectancy for women turning 67 is 87.2 years. Some will live longer. Say you find yourself in that group. What kind of car would you want to drive at 85 or 90? At what age would you cease driving? Lastly, if you do stop driving, who would you count on to help you go where you want to go and get out in the world?²

How will you keep up your home? At 45, you can tackle that bathroom remodel or backyard upgrade yourself. At 75, you will probably outsource projects of that sort, whether or not you stay in your current home. You may want to move out of a single-family home and into a townhome or condo for retirement. Regardless of the size of your retirement residence, you should expect to fund minor or major repairs, and you may need to find reliable and

affordable sources for gardening or landscaping.

These are the non-financial retirement questions that no pre-retiree should dismiss. Think about them as you prepare and invest for the future.

Citations

1. EBRI.org, 2025
2. SSA.gov, 2025

For Your Information

- We are open from 9:00 a.m. – 5:00 p.m. Monday through Thursday, and 9:00 a.m. – noon on Fridays.
- We are open during the lunch hour.
- We have a mail drop on the far north door of the building. If you have any information you would like to deliver after normal business hours please drop it off there.
- We will be closed Friday, August 29th and Monday, September 1st for the Labor Day Holiday.
- We are in the process of upgrading our phone system in January. When the upgrade is completed you will be notified of the following new numbers when you call our office:

Calling Long & Associates, P. C. 405-663-2918 will be upgraded to 405-776-0600

Calling Investment Solutions, Inc. 405-663-2916 will be upgraded to 405-776-0900

Fax Number 405-663-2126 will be upgraded to 405-776-0700

Breathe the sweetness that hovers in August.

**“August is the border between summer and autumn; it
is the most beautiful month I know.”
— Tove Jansson**

A close-up, slightly blurred image of the American flag, showing the red and white stripes and the blue field with white stars. The flag is draped across the top half of the page, with the stars visible in the upper right and the stripes flowing down towards the left and right edges.

★ HAPPY ★ LABOR DAY

Long & Associates, P.C.

Assisting you with accounting, tax preparation, and tax planning

Investment Solutions, Inc.

Advising you and creating strategies for investment and retirement planning

Benefit Resource Group, Inc.

Handling employee benefits and other business services

Whether you need one of these services, or all three, you'll work with the same professional, knowledgeable staff with our Comprehensive Solutions Program

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