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Market Update & Portfolio Positioning

An Overview of the ROL AI & Technology Thematic Strategy

April 23, 2026

ReturnOnLifeWealth.com

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Key Themes on the Minds of Investors

- **Geopolitical Conflicts and Market Implications**
- **Key Indicators to Watch**
- **Market Outlook and Investment Opportunities**

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Geopolitical Conflicts & Market Implications

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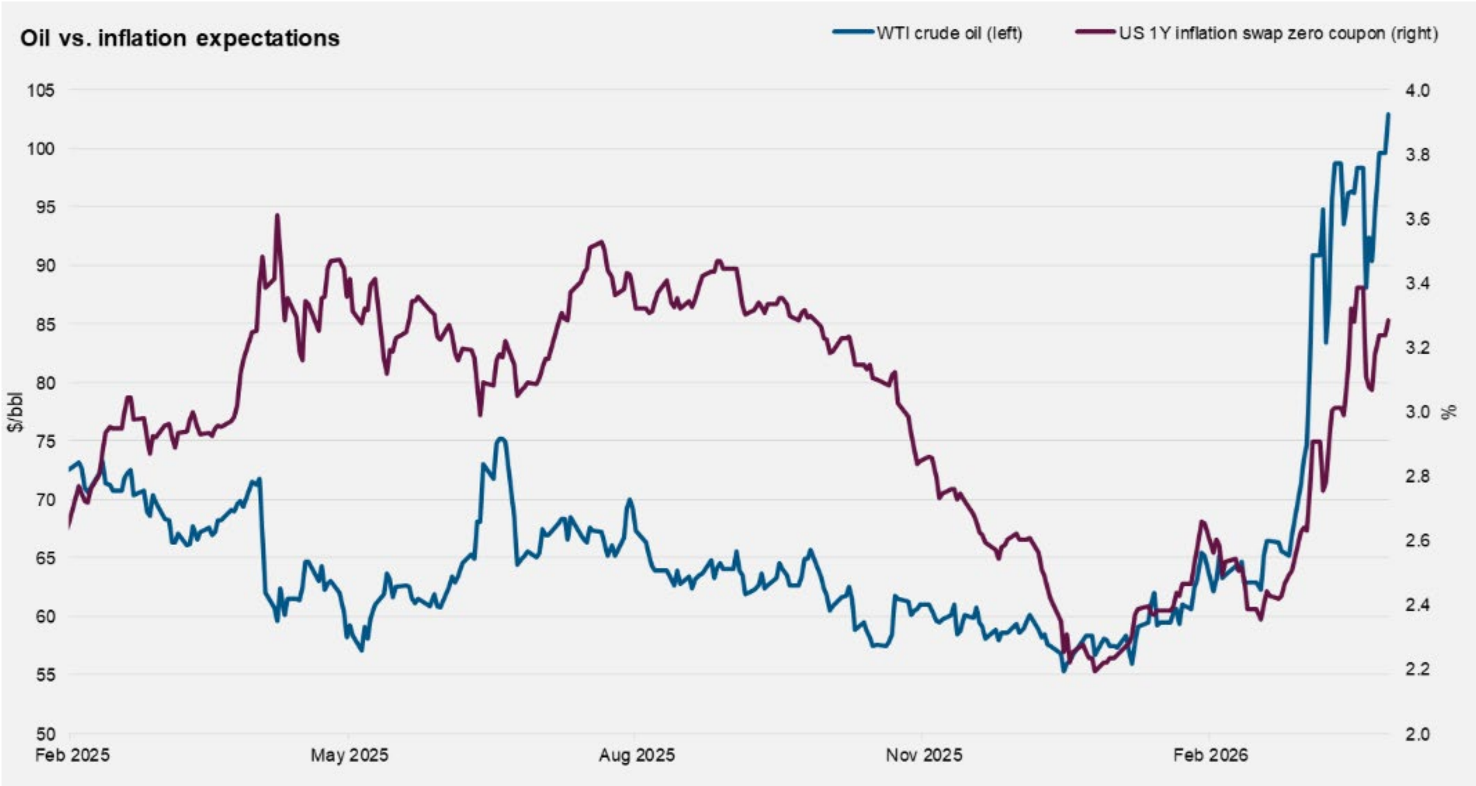
Iran Conflict, Oil Shock & Market Reaction



Source: PIMCO Cyclical Outlook March 24, 2026

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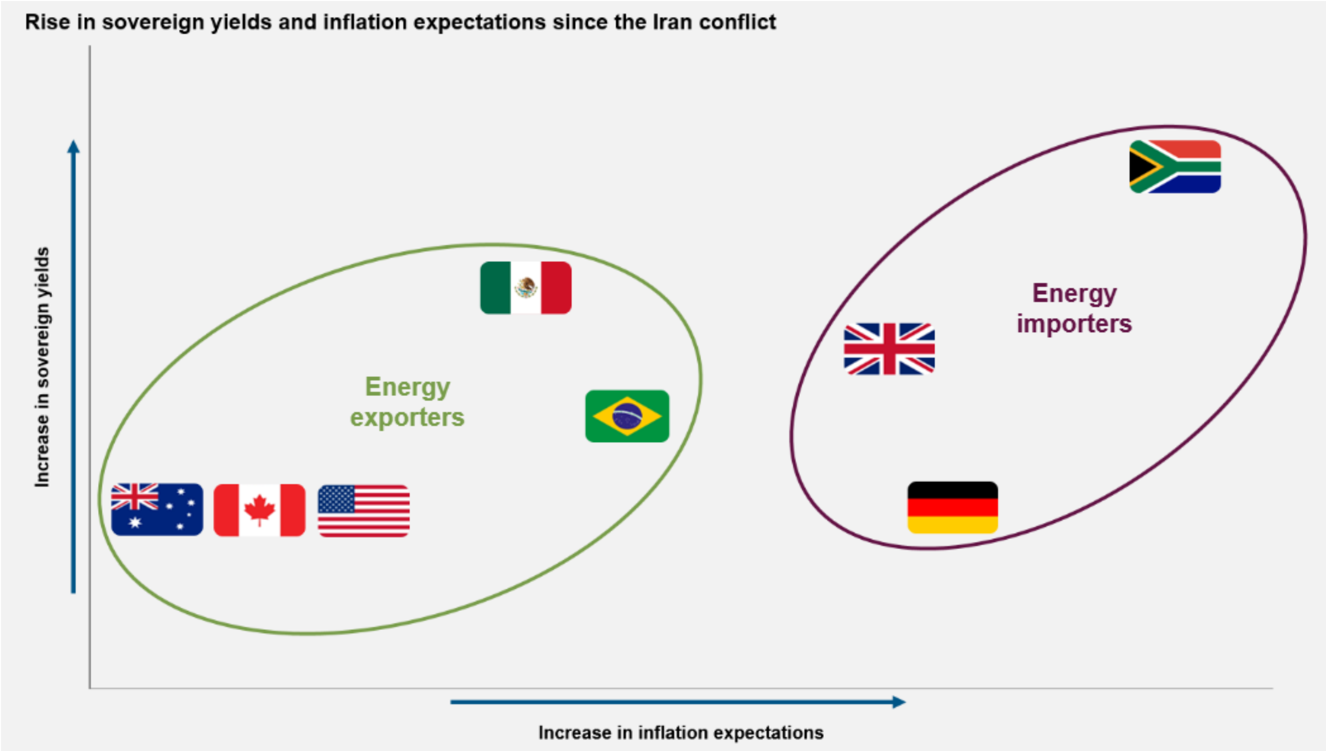
Divergent Paths and Outcomes



Source: PIMCO Cyclical Outlook March 24, 2026

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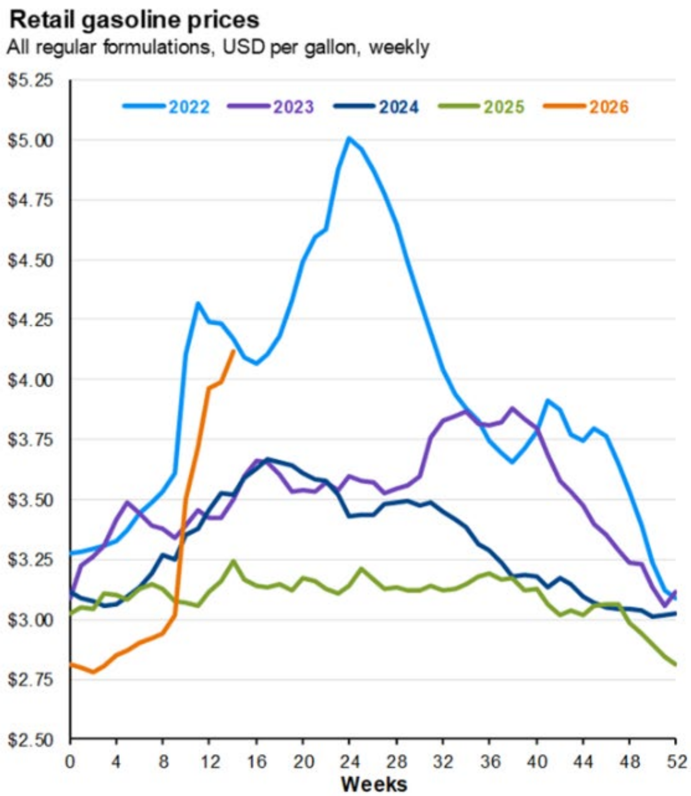
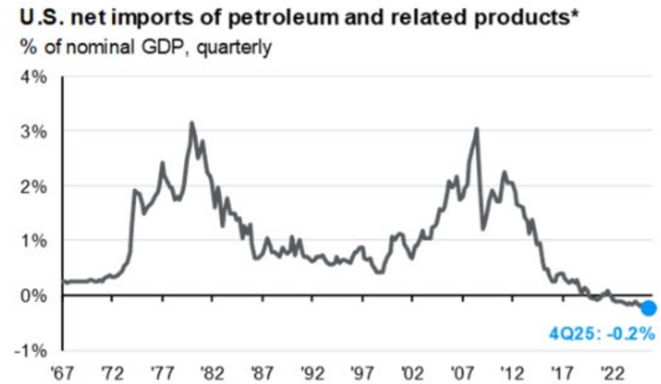
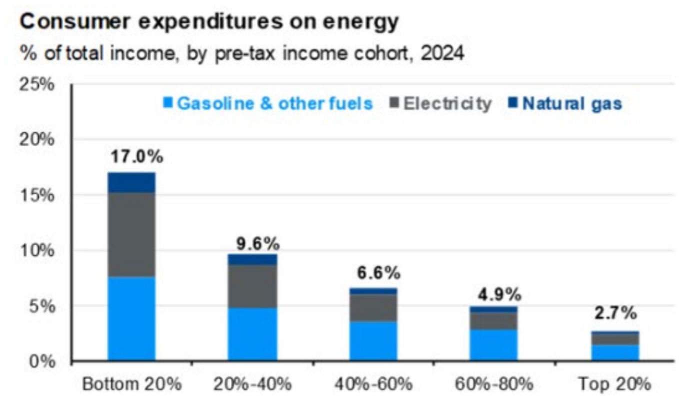
Oil & the U.S. Economy







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Source: JPMorgan Market Outlook Q2 2026

War Times & the Stock Market

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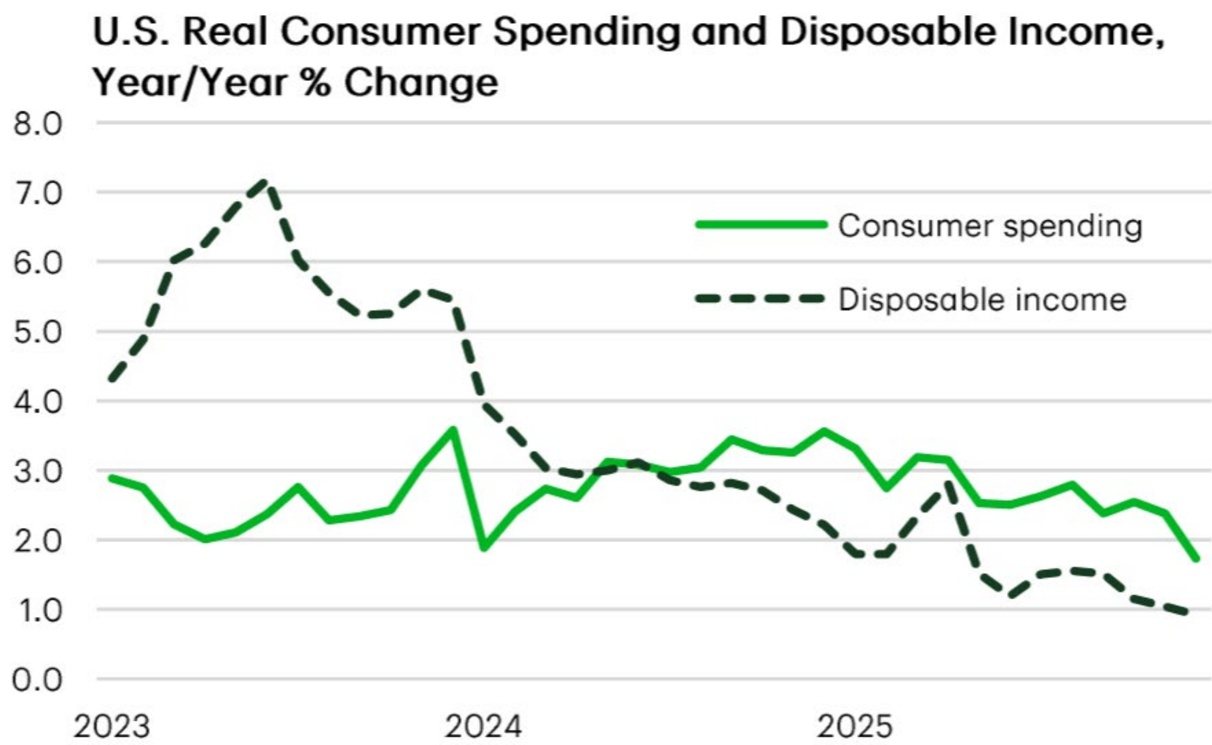
Source: First Trust Q2 2026

Key Indicators to Watch

Consumer Spending



Source: TD Economics Q1 2026

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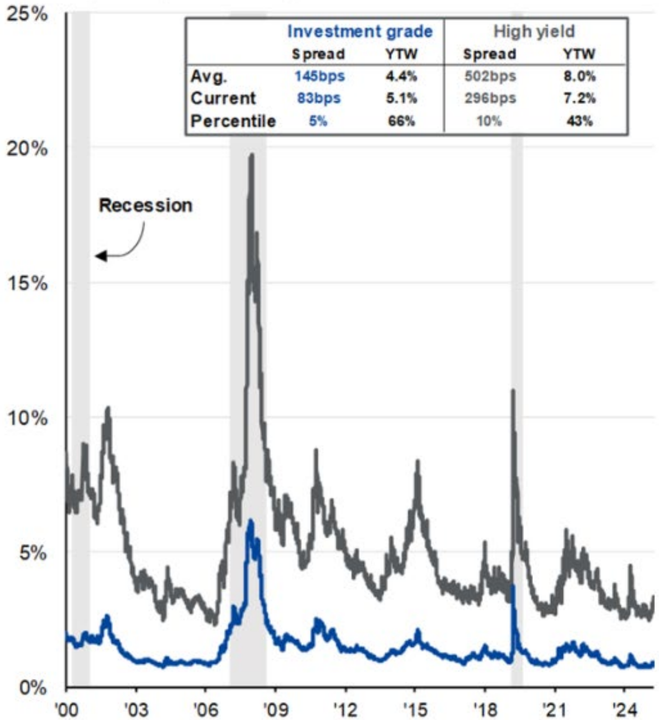
Credit Defaults

Corporate credit spreads

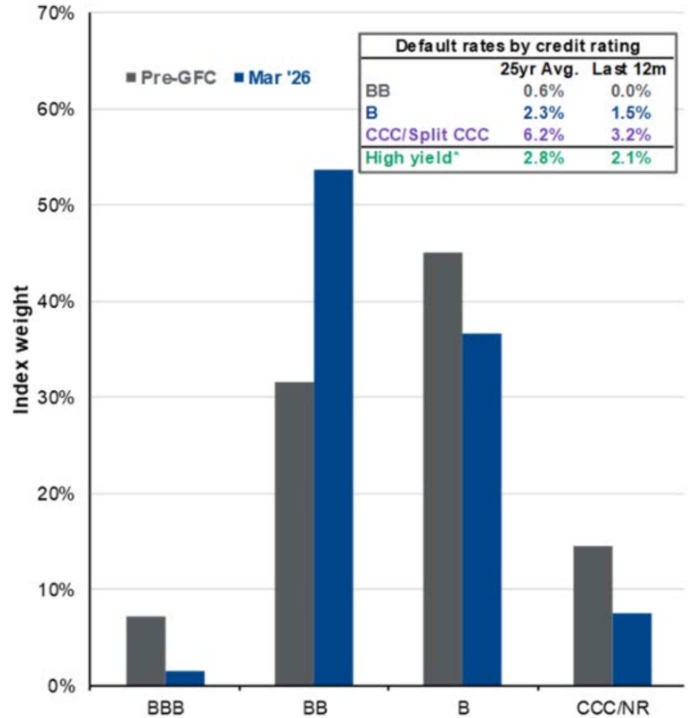
Option adjusted spread, 2001 - present



	Investment grade		High yield	
	Spread	YTW	Spread	YTW
Avg.	145bps	4.4%	502bps	8.0%
Current	83bps	5.1%	296bps	7.2%
Percentile	5%	66%	10%	43%

Credit rating and default rates in U.S. high yield

%, J.P. Morgan Domestic High Yield Index



Default rates by credit rating	25yr Avg.	Last 12m
BB	0.6%	0.0%
B	2.3%	1.5%
CCC/Split CCC	6.2%	3.2%
High yield*	2.8%	2.1%

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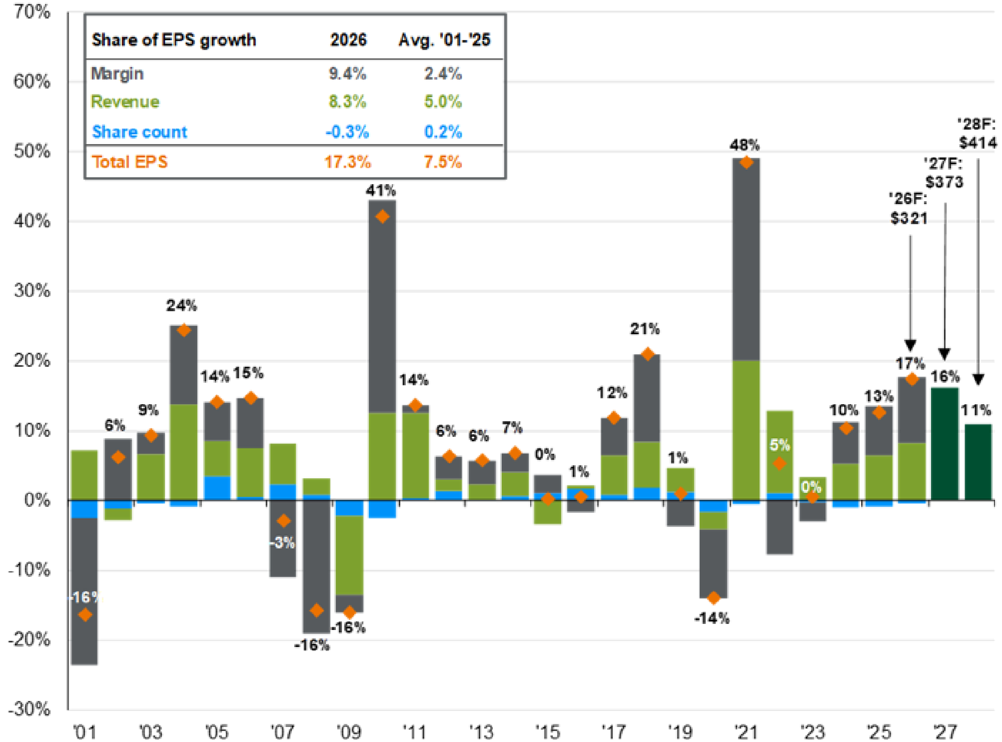
Source: JPMorgan Market Outlook Q2 2026

Earnings Growth

S&P 500 EPS growth

Year-over-year growth broken into changes in revenue, profit margin and share count



S&P 500 profit margins

Quarterly earnings/sales

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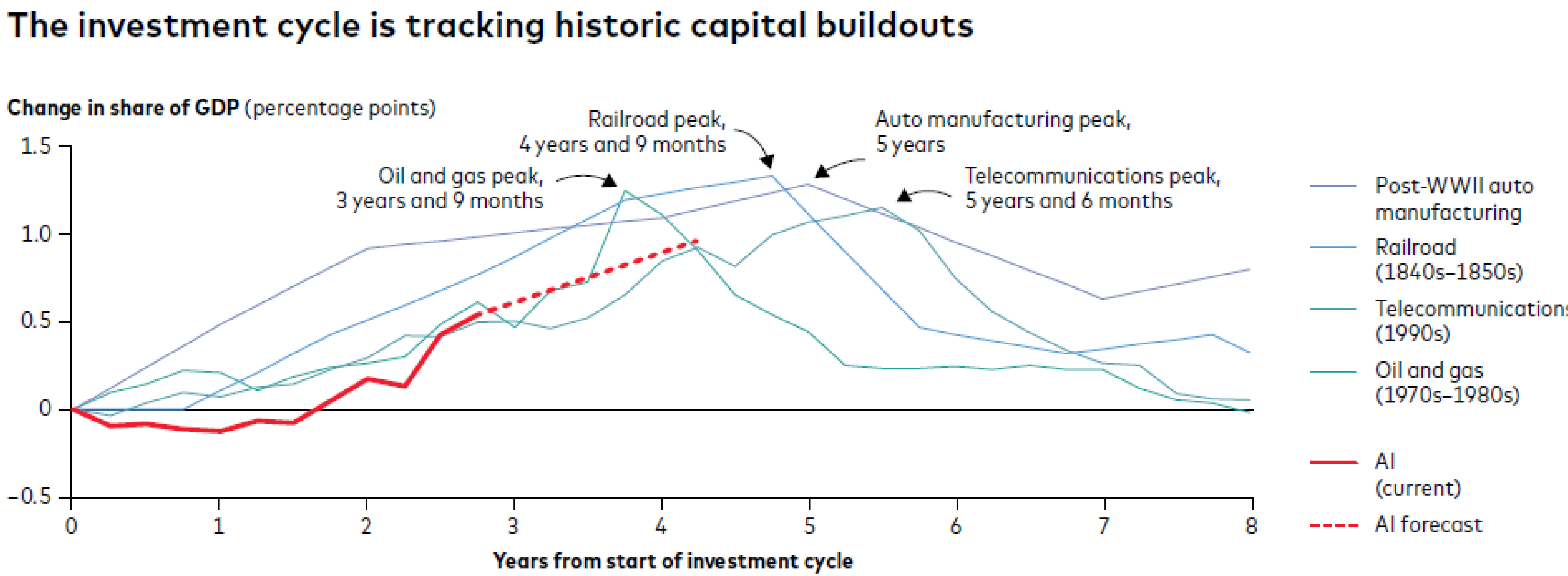
Source: JPMorgan Market Outlook Q2 2026

Productivity



Source: Vanguard Market Outlook Q1 2026

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Investment Opportunities

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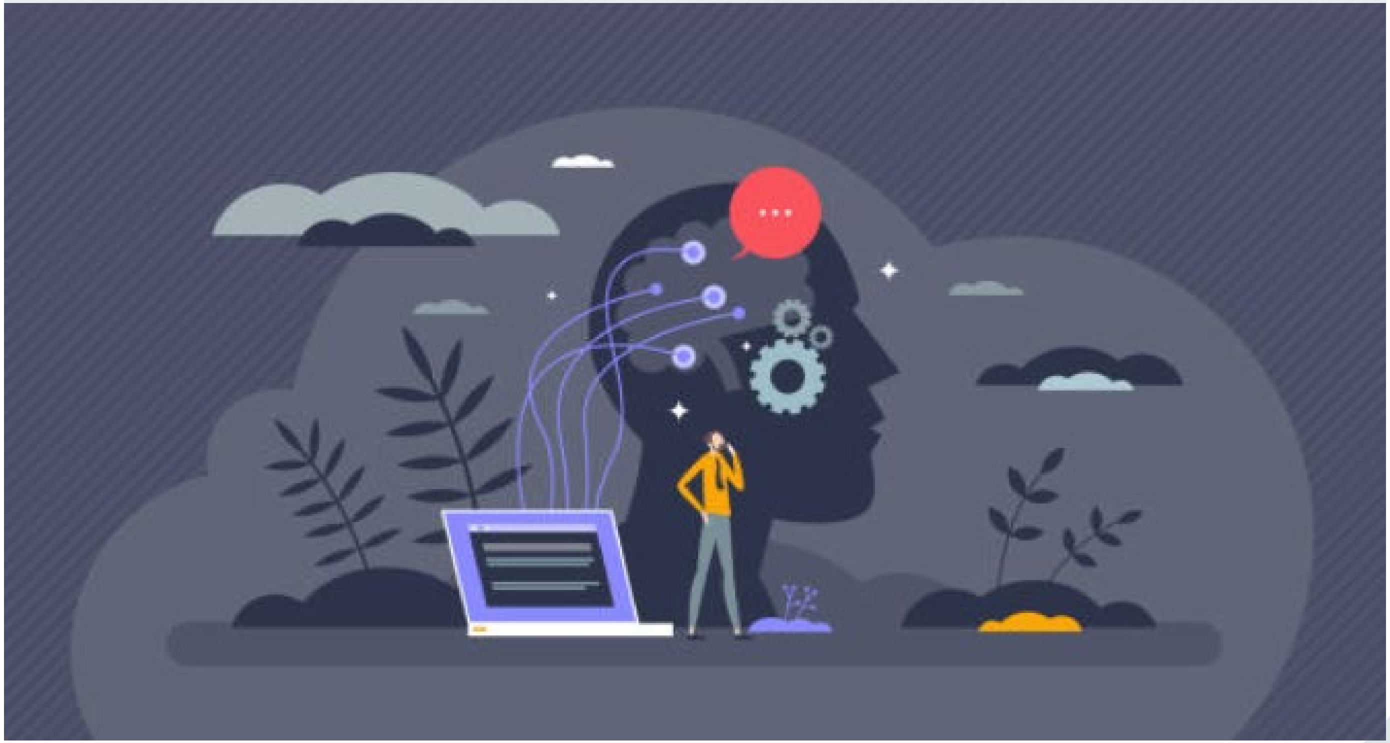
ROL AI & Technology Thematic Strategy

- 70% Domestic / 30% International & Emerging Markets
- Limited mega-cap concentration
- Broad sector exposure including healthcare, defense, energy, commodities, financials, infrastructure, and industrials
- Focus on companies benefiting from productivity gains and cost efficiencies enabled by AI adoption

Brain Computer Interface



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CRISPR

Source: Criver.com

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Key Takeaways

- Markets are primarily driven by fundamentals, despite short-term geopolitical volatility
- Balanced economic outlook reinforces the need for diversification and selectivity
- AI is emerging as a defining theme, with potential opportunities extending beyond mega-cap tech
- A disciplined, diversified approach may help capture AI opportunities while managing risk

Questions?

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