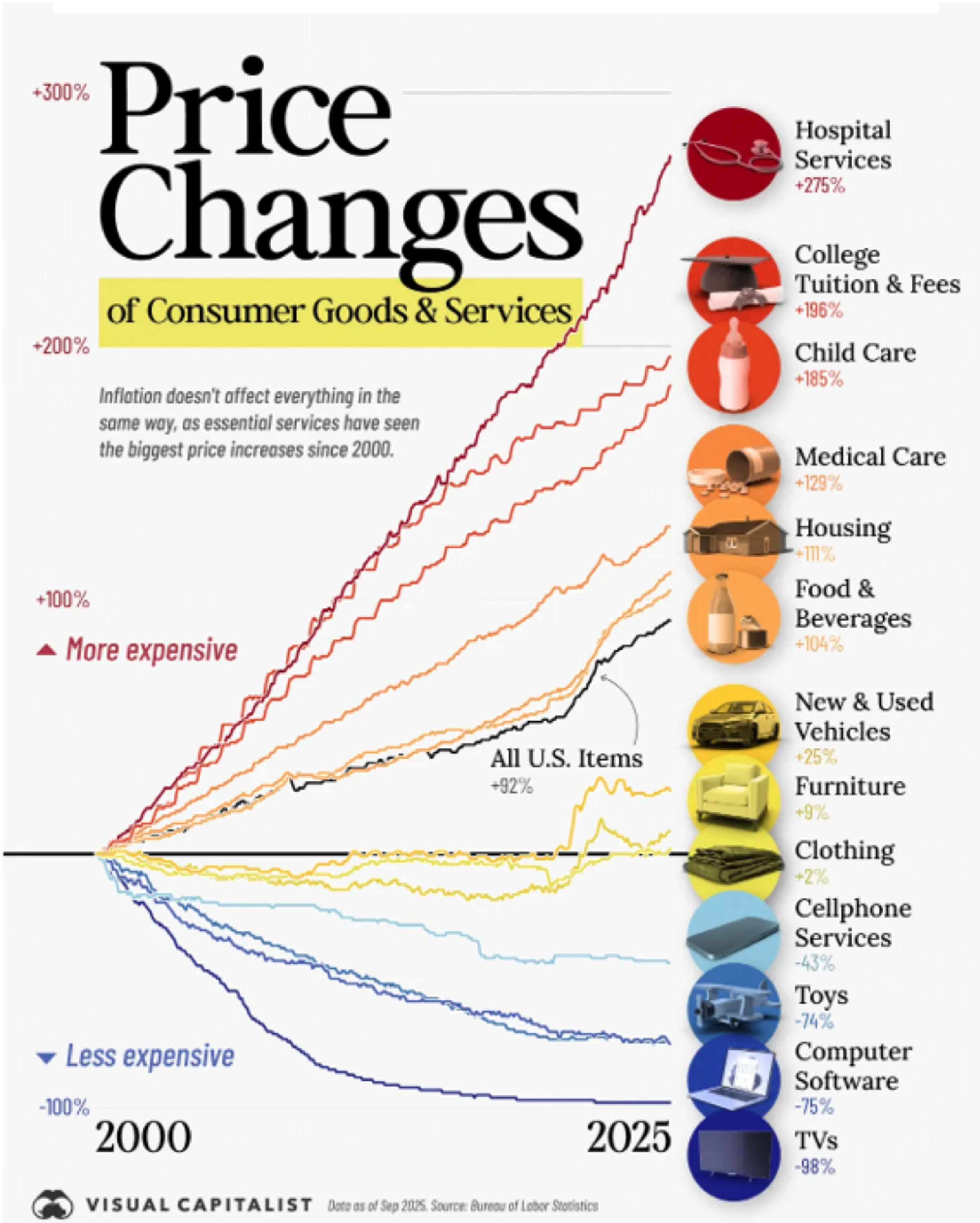
The Rising Cost of Life:



While **overall consumer prices have increased approximately 92% since 2000, many of life's essential expenses have risen much faster**. Hospital services (+275%), college tuition (+196%), child care (+185%), medical care (+129%), and housing (+111%) have all significantly outpaced overall inflation. Meanwhile, advances in technology have driven down the cost of products like TVs, software, and cellphone services.

Source: Bureau of Labor Statistics (through September 2025) and S&P Dow Jones Indices.

Why it Matters for Your Financial Plan

The biggest expenses most families face—healthcare, housing, and education—continue to rise in cost over time. While cash remains important for short-term needs, its purchasing power will erode as inflation compounds.

One of the most effective ways to preserve purchasing power over time has historically been disciplined, long-term investing. Since 2000, the **S&P 500 has gained 752.70%** (including dividends reinvested), far exceeding the rate of inflation over the same period. *(Source: U.S. Inflation Calculator)*. Although markets experience short-term volatility, history has shown that disciplined, long-term investors have been well positioned to preserve and grow their purchasing power.

Takeaways

- Inflation impacts every expense differently, with essential services seeing the largest price increases.
- Long-term investing has historically outpaced inflation and helped protect purchasing power.

At Monere Investments, we understand investing is about more than pursuing returns—**it's about helping your portfolio keep pace with the rising cost of the life you want to live.** If it's been a while since your last review, we encourage you to reach out to ensure your strategy remains aligned with your long-term goals. We sincerely appreciate the trust you place in our team, and if a friend, family member, or colleague could benefit from thoughtful financial guidance, we'd be honored to serve as a resource for them as well.

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- Regular portfolio reviews help ensure your investment strategy remains aligned with your financial goals and today's economic environment.

<u>Works Cited</u>

Neufeld, Dorothy. “Charted: Where Inflation Has Hit the Hardest (2000–2025).” *Visual Capitalist*, 13 Jan. 2026, www.visualcapitalist.com/chart-inflation-hit-the-hardest- by-category-2000-2025/.

Webster, Ian. “S&P 500 Returns since 2000.” *U.S. Inflation Calculator*, www.officialdata.org/us/stocks/s-p-500/2000. Accessed 17 July 2026.

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