



## February 2026

As we say goodbye to the summer holiday period, 2026 kicked off with some encouraging signs but it comes with a sting in the tail as global uncertainty continues to shake things up.

There was a surprise drop in unemployment in December to 4.1%, the number of jobs available increased and household spending grew.

However, these elements have also contributed to persistently increasing inflation. In a higher-than-expected result, CPI rose 3.8% in the 12 months to December, up on the November figure and exceeding forecasts by economists and the RBA.

Many commentators are now predicting at least two, and perhaps-even three, interest rate rises this year.

The Aussie dollar remains strong, finishing the month at US\$0.70. It's up 11.4% since US President Trump's inauguration while the US dollar has suffered, falling 11.2% during the same period.

The S&P/ASX 200 climbed 1.8% in January, reaching 8,869 come month's end, but there's still ground to be made up to reach last October's peak.

The Westpac-Melbourne Institute Consumer Sentiment Index slipped 1.7% lower to 92.9 in January from 94.5 in December.



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# Designing the future, you want



As we tick over into a new year, many of us feel the instinctive pull for change – a desire to feel better, do better and make life feel more aligned to our values and goals. While this wave of motivation is in full force, it can quickly fade if you don't have direction and a plan in place.

Thoughtfully planning out what it is you want to achieve and how you go about it, can provide clarity and structure and ensure you stay on track.

As we look toward the year ahead, now is the perfect time to set out a framework that supports lasting progress, not for the first few months, but throughout the whole year.

We explain how setting realistic goals can help you grow, stay motivated and create a year you can be proud of.

## Reflecting on the past

Before we start to look forward, we must look back. Reflect on what you achieved in the past year – think about where you felt a sense of accomplishment as well as the areas that you may have fallen a little short and may need improvement for the year ahead.

Writing each of these down makes it easier, so you can avoid repeating the same patterns, especially for the things that didn't go according to plan.

Next, you need to align your goals to what matters to you. What are your true values? Many goals are set based on what we think other people expect or what we think we should be doing. If you're creating goals for these reasons, you are probably setting yourself up for failure.

Some considerations for values that are important to you could be health and well-being, career growth, family and relationships or financial stability.

## Building the framework

Now, we've all heard about setting SMART goals (Specific, Measurable, Achievable, Relevant and Time-bound), but what about 'systems'?

Author of Atomic Habits, James Clear, states that when we are not achieving our goals, or breaking certain habits, it may not be about the goals that are being set but the system we are using to achieve the goals.

Clear uses a framework called Four Laws of Behaviour Change, which set rules around achieving goals, or breaking bad habits. The four laws are as follows:

Law 1 – Make it obvious

Law 2 – Make it attractive

Law 3 – Make it easy

Law 4 – Make it satisfying

These laws are designed to create a simple, effective framework to keep you focused on your goals.

## Implement and execute

Here are some examples of how you can use this system to create simple habits to achieve your goals.

### Law 1: Make it obvious

- Design your environment so the cue for your habit is right in front of you

**Example:** Put your gym clothes on the bed the night before

### Law 2: Make it attractive

- Pair habits with something you enjoy

**Example:** Only listen to your favourite podcast while walking

### Law 3: Make it easy

- Reduce friction – make habits as convenient as possible
- Start small:
  - Do 2 push-ups
  - Meditate for 1 minute

### Law 4: Make it satisfying

- Reward yourself immediately after the habit
- Track habits so you feel progress
- Create a "don't break the chain" streak

Cultivating small daily habits will keep you motivated. Fostering sustainable habits and seeing the gradual change each day will give you the dopamine hit you need to continue on your journey. When you start to feel overwhelmed, the process feels like a hard slog, and you are less likely to stick to it.

Remember, you don't need to overhaul your life, it's about creating small habits that are going to be more manageable to help you achieve big goals, whatever they may be.

## Set yourself up for kicking goals

Setting goals for 2026 is an opportunity to shape your life intentionally rather than drifting through the year on autopilot, which we tend to do if we don't carefully and thoughtfully plan ahead.

With reflection, clarity, systems, and flexibility, your goals can become powerful tools for transformation. Start early, stay curious, and give yourself permission to evolve along the way.

Here's to a purposeful, aligned, and fulfilling 2026.

# The silent partner in your wealth plan



When you think about building wealth, you may picture investments, property and superannuation. But there's another critical element: insurance. It's the silent partner in your financial strategy, quietly working behind the scenes to protect everything you've built.

Strategic asset allocation is the hallmark of a robust wealth plan, using diverse holdings to build long-term financial success.

Yet, defending a portfolio against unforeseen events and ensuring a smooth estate transfer is just as vital. That's where targeted insurance solutions come in.

Far from being just a safety net, insurance can be a tool that preserves your assets and keeps your plans on track even when life delivers the unexpected.

Insurance can help to create a more resilient wealth plan, especially for those with complex estate considerations. In other words, the right cover can make all the difference between maintaining your lifestyle and facing financial hardship.

## Safeguarding your family

Life is unpredictable. Illness, injury or premature death can derail even the most carefully designed financial plan.

The risk is magnified if wealth is concentrated in illiquid assets such as private business interests or large property holdings. Beneficiaries often need immediate access to cash to cover any outstanding debts, taxes that may be owing, and to manage business continuity. If funds are not available, the executor may be forced to sell the core portfolio, or business assets quickly, and potentially at a loss.

That's where life insurance, Total and Permanent Disability (TPD) cover and trauma insurance can play an important role as a structural defence mechanism for a portfolio and an estate.

Life insurance provides a lump sum to beneficiaries after your death, allowing them to secure their future. TPD cover steps in if you suffer a permanent disability (ie unable to work again), providing the funds for medical care and living expenses. Trauma insurance covers serious illness such as cancer or heart disease, giving you financial breathing room during recovery.

Income protection insurance is another valuable way of providing income if illness or injury stops you from working. It pays up to 75 per cent of your income and helps you to avoid dipping into your savings or selling assets at the wrong time.<sup>1</sup>

These policies can mean peace of mind for families, helping to protect assets and ensuring that wealth transfers happen as you intended.

## Protecting your business

Insurance is also a cornerstone of small business risk management strategy.

Assessing and managing risks may highlight the need for a range of insurances such as flood and fire, theft, public liability, professional indemnity and cyber liability. These covers can help to defend your business against the crippling expenses that may follow unexpected events.

Risks can also be personal.

Business partners can use life insurance policies to safeguard their interests in case one business partner dies, providing the funds to buy the partner's share of the business from their estate. Without a policy, the surviving partner may struggle

to buy out the deceased's share, forcing a quick sale of the business at a discount. With the right cover, the transition can be smoother, preserving value for the families involved.

Meanwhile, key person cover helps to protect against the financial impact of losing a vital team member to illness or if they die. In the event of a claim, the business will receive the insurance benefit.

## Car, home and contents

If your car was stolen or damaged, will your insurance cover its replacement? If your home was completely destroyed tomorrow, do you have adequate insurance to rebuild as well as buy new furniture and fittings? These are things you need to consider when taking out insurance.

## Reviewing your cover

Life changes and so should your insurance. Too little cover in any area of your life could leave you exposed, too much could mean unnecessary premiums.

Regular reviews can ensure your various insurances fit with your goals and current circumstances. It's about having the right cover at the right time.

Insurance doesn't generate returns, but it protects the foundation of everything you've built. Without it, one unexpected event could unravel years of planning.

A few smart decisions now can make all the difference when life doesn't go according to plan.

Please call us to talk about how your current cover fits with your financial strategy.

<sup>1</sup> <https://moneysmart.gov.au/how-life-insurance-works/income-protection-insurance>