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Peter Grandich

Peter Grandich & Company

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Founded in 1984, by Peter Grandich, formerly known as the "Wall Street Whiz Kid", Peter Grandich and Company is a fantastic source of information on finances, wealth management and the economy. Through many different media channels, the company provides insights that are easily accessible to anyone.



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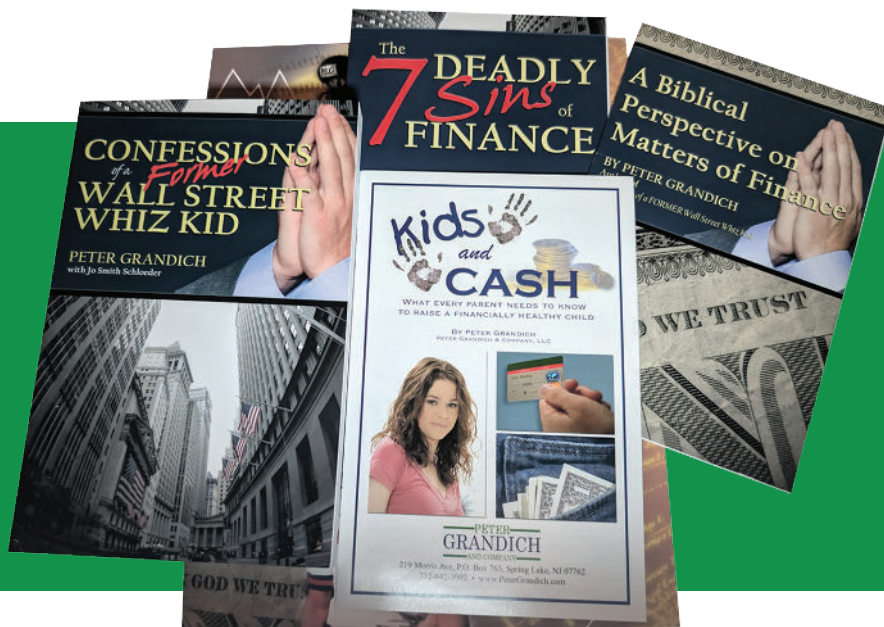
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“I believe 2026 can be the first of several years of poor performance for the U.S. stock market. Investors and professionals alike are totally unprepared for what I believe is going to unfold.”

Freehold resident Peter Grandich -Author of Confessions Of A Wall Street Whiz Kid



“In the world of finance, where far too often people speak in platitudes, Peter Grandich delivers a concise, intelligent, and at time humorous look at the markets. Peter may ruffle a few feathers, but his expertise should not be ignored. I was a fan long before I was his friend, but I am happy to be both at this point in my life!” — Guy Adami, CNBC-TV Contributor

“There is nobody on Wall Street who is kinder than Peter. Listen to him and enjoy his book. Even when he is wrong (and everyone is at some time or another) you can be sure that Peter will give you honest advice.” — John Crudele, Columnist, New York Post

To learn more, visit www.petergrandich.com Find Peter on X @PeterGrandich

When Experience Matters More Than Predictions

The following is an excerpt from Peter Grandich's New Year Commentary. Readers can listen to the full audio commentary at petergrandich.com.

After completing what was the single best year of my career, I begin what I consider the first day of the rest of my natural business life. I remain part of an alternative to traditional financial planning team, licensed in life and health, serving U.S. residents. We focus on retirement and estate planning and business exit solutions designed to reduce stress and risk. We are not stock pickers, do not claim secret strategies, and do not attempt to turn Chevys into Rolls-Royces. Our role is to optimize planning efficiency and outcomes.

Drawing on nearly 42 years in this business, I believe the United States has already entered its worst economic, social, and political period, and it is not remotely close to bottoming. I believe the next several years will be the most challenging ever for both individual investors and professionals alike.

One reason is the structure of the financial services industry itself. In my experience, true objectivity is unattainable. Advisors are often incentivized to keep clients invested regardless of circumstances. I

learned this firsthand in 1987 when I forecast a major market decline and was pressured to retract. The firm argued that even if I were right, only a small percentage of clients would act, and fewer still would respond properly afterward. From a business standpoint, they were correct.

My assessment is based on what I view as hard facts. Debt at every level — federal, state, local, corporate, and consumer — is unsustainable. Federal debt

continues to grow at levels that will make interest costs increasingly unmanageable. Many states face serious pension obligations. At the same time, a large percentage of Americans live paycheck to paycheck, lack emergency savings, and rely on debt to cover basic necessities.

From a market standpoint, my single greatest concern is the dominance of passive investing and algorithmic trading. A large share of capital now flows automatically into index funds, allocating money based on index weight rather than analysis. This

"Those of us who claim the ability to look into a crystal ball usually just become experts at eating broken glass."

— Peter Grandich



has weakened price discovery and helped inflate what I believe is the largest financial bubble in history. Many professionals and investors have never experienced a true bear market and have been conditioned to expect central bank intervention.

Political and social division only worsens these risks. I believe the country is more divided than at any time since the Civil War, and this division will make the next crisis far worse because cooperation will be limited or impossible.

At this stage of my life and career, my guiding principle is simple: less is more. Preserving capital, reducing risk, and improving tax efficiency matter more than chasing returns. I am cautious on broad equity exposure and deeply concerned about areas such as private equity and private credit, which I believe deserve extreme caution.

For a fuller discussion of these views and the experiences that shaped them, readers are encouraged to listen to the complete commentary at petergrandich.com.

PETER GRANDICH AND COMPANY

More Than Markets: A Values-Driven Life in Finance

Peter Grandich and Company, founded in 1984 by Peter Grandich, has become a trusted source of financial advice. Peter's career spans diverse roles as a stockbroker, hedge fund manager, mutual fund manager, and market strategist. Throughout his career, he has been dedicated to making finance more understandable, offering accessible and practical advice for individuals and businesses in an often-overwhelming industry.

Peter's approach to financial success is built around the idea of managing cash flow wisely rather than seeking constant wealth. He believes that true financial stability comes not from chasing larger sums of money, but from making strategic, thoughtful decisions. This philosophy challenges traditional financial models, which he feels often fail to support clients in achieving their goals.

Peter's path to success was unconventional. Despite not finishing high school, he gained national recognition for forecasting the October 1987 stock market crash, followed by a prediction that the market would return to all-time highs within two years. He would go on to manage four hedge funds and a mutual fund, solidifying his reputation as a market expert. However, Peter's journey also included significant setbacks. He experienced the highs of earning millions, only to lose it all twice, which, combined with a battle with severe depression, led him to rethink his approach to wealth. These challenges became pivotal moments in his life, teaching him that real wealth isn't about accumulating assets, but about how money fits into a larger, more meaningful life.

His faith became central to his personal and professional life, guiding both his financial philosophy and decision-making. In 2000, Peter launched a Christian-based financial services company with a former NY Giants two-time Super Bowl champion, Lee Rouson. This partnership underscored his belief in integrating personal values with financial advice. Alongside his business ventures, Peter spent over two decades working with athletes and coaches, beginning in 2001. Through Bible study, chapel services, and one-on-one guidance, he worked closely with players from

the NY Giants and NY Yankees, offering them a unique perspective on wealth management that extended beyond numbers. His work with high-profile clients reinforced his view that financial success isn't defined by wealth alone, but by how one navigates the complexities of wealth and life.

Peter's commitment to offering transparent advice also sets him apart. Unlike many in the finance industry, he embraces the lessons that come from failure and setbacks, believing that growth arises from facing challenges head-on. This candid approach has been a hallmark of his career, encouraging clients to embrace both their successes and the lessons learned from risk and failure.

Throughout his career, Peter has participated in over 1,000 interviews across TV, radio, and print media, sharing his insights with a wide audience. His extensive media presence has allowed him to reach people from all walks of life, sharing his financial wisdom in a way that is relatable and grounded in real-world experience.

Beyond his work in finance, Peter is deeply involved in community service, particularly through organizations like Freehold Open Door and 5Help.org. These efforts reflect his belief in using his success for the greater good, particularly where it is needed close to home.

For Peter Grandich, true financial success is not about accumulating wealth, but about finding balance, maintaining perspective, and aligning financial decisions with lasting values. His life and career remind us that wealth is best measured not by what we have, but by the wisdom we gain along the way and the impact we make. Through his work, Peter continues to offer a refreshing, values-driven approach to financial planning, one that emphasizes long-term success over short-term gains.

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