

NEWSLETTER

THE 2026 FINANCIAL ROLLERCOASTER: MAKING SENSE OF THE MARKET CHAOS



If your investment portfolio has been giving you whiplash lately, you certainly aren't alone. After the massive, unstoppable AI hype of 2025, the first couple of months of 2026 have felt like a reality check.

Between Supreme Court battles over tariffs, tension in the Middle East, and stubborn inflation, the markets are currently playing a giant game of tug-of-war. Let's cut through the jargon and look at exactly what is happening with stocks, crypto, oil, and gold—based on where things stood at the close on Friday, February 20, and the heavy trading we are seeing today, February 23.

1. The Stock Market: "Show Me the Money"

The stock market started the year near record highs, but lately, it has been stumbling. Last Friday (Feb 20), we actually saw a sigh of relief and a decent bounce when the Supreme Court pushed back against some major global tariffs, but everyone is still on edge. As on Feb 20, 2026, Dow Jones: ~49,662; S&P 500: ~6,881 and Nasdaq: ~22,753.

What's going on: Investors are officially

experiencing "AI fatigue." Last year, you could say the word "AI" and your stock would go up. Today, investors are looking at the billions of dollars being spent on AI data centers and asking, "When do we actually see the profits?" Add in the fact that everyday shoppers are spending less because things are too expensive, and the stock market is feeling wobbly.

Crispidea Analysis: Crispidea's take is simple. The days of buying a stock just for its "story" are over. They suggest moving away from hyped-up tech promises and focusing on companies that are actually making cold, hard cash right now. With interest rates staying high, Crispidea recommends looking at "Cash-Generative Platforms", basically, sturdy, boring companies that can easily pass their higher costs onto the consumer without losing business.

2. Bitcoin: The Heavy Hangover

If the stock market is feeling wobbly, Bitcoin is having a full-on meltdown. Late last year, Bitcoin was the life of the party, hitting an incredible \$126,000. Today, it's a very different story. **In February 2026**, bitcoin took another

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sharp dive, dropping all the way down to \$64,820.

What's going on: That is nearly a 50% drop from its all-time high. Why the crash? A mix of things. The US dollar is really strong right now, which usually hurts Bitcoin. Plus, when the world feels risky and unpredictable, big investors tend to pull their money out of highly volatile assets like crypto to keep it safe.

Crispidea Analysis: Even with this nasty price drop, Crispidea thinks Bitcoin is simply going through growing pains. The wild days of everyday people hyping up coins online are fading. Instead, Crispidea notes that massive financial institutions are quietly building the actual plumbing to use crypto for real-world assets. So, while the price looks scary right now, the underlying foundation of the technology is actually getting stronger.

3. Oil: Stuck in the Middle

Oil is currently trapped between two massive, opposing forces. On one hand, the world has plenty of oil. On the other hand, the world is incredibly tense. **On Feb 20, 2026, WTI Crude (US Oil):** ~\$66.67 per barrel and **Brent Crude (Global Oil):** ~\$71.72 per barrel

What's going on: Whenever there is a scary headline about military tension between the US and Iran, oil prices jump up because traders worry that shipping routes will be blocked. But the moment things calm down, the price drops right back down. That's because countries like the US are pumping plenty of oil, and places like China aren't buying as much as they used to.

Crispidea Analysis: Crispidea views oil as a short-term trading tool right now, not a "buy and hold forever" investment. If you are worried about a sudden war or a supply chain freeze, having some money in energy is a good, quick shield. But because the world simply has more oil than it needs long-term, Crispidea warns against making it a massive part of a long-term portfolio.

4. Gold: The Ultimate Safety Blanket

While Bitcoin crashes and stocks shake, good old-fashioned gold has been the undeniable winner of 2026 so far. **On Feb 20, 2026, Gold:** ~\$5,080 per ounce

What's going on: Gold has officially broken through the massive \$5,000 milestone. Why is everyone buying it? Fear. When people are worried about messy trade wars, stubborn inflation, and governments printing too much money, they buy gold. Central banks around the world have also been hoarding it, which drives the price up even more.

Crispidea Analysis: > Crispidea calls gold the ultimate portfolio insurance for 2026. They believe that gold's price has permanently shifted upward because the rules of global trade are fundamentally changing. They view owning gold right now as a mandatory safety net against inflation and unpredictable government policies.



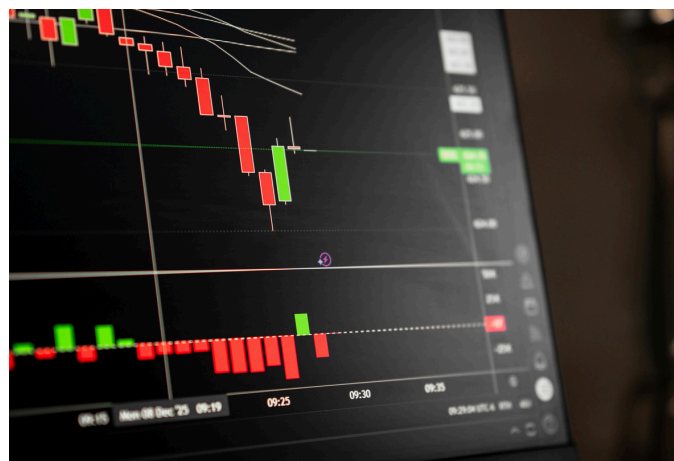
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Conclusion

Volatility is scary, but it is also completely normal. The violent swings we are seeing in Bitcoin, the anxiety in the stock market, and the rush toward gold are just the global economy trying to find its footing after a chaotic few years. The goal for 2026 isn't to get rich quick; it is to protect the wealth you've built while strategically positioning yourself for the next calm period.

The main takeaway for 2026? You can't just blindly throw money at the market and expect it to go up anymore.



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Month in review

Date		Company Name	Report Name	CMP	TP	Rating
01 Feb		Okta, Inc.	Stable execution with limited upside "hold"	\$91.46	\$93.85	HOLD
03 Feb		StoneCo Ltd.	Eyeing revenue growth and profitability resilience	\$16.72	\$18.39	BUY
06 Feb		Spotify Technology SA	Expect User-centric platform led growth	€423.05	€474.3	BUY
09 Feb		Tesla Inc	The structural execution gap	\$406.00	\$385.70	SELL
17 Feb		Northrop Grumman Corporation	Accelerating High-Velocity Mission Delivery	\$685.00	\$714.45	HOLD
19 Feb		ASML Holding NV	Growth locked in with €39bn backlog	\$1419.78	\$1570.00	BUY
23 Feb		Amazon.com, Inc.	Heavy investment today for cloud dominance tomorrow	\$210.11	\$231.00	BUY
24 Jan		Oracle Corporation	\$108bn debt is weighing down cloud success	\$156.54	\$170.89	HOLD
25 Feb		Veeva Systems Inc.	Commercial, clinical and quality on one cloud	\$172.17	\$190.00	BUY

Up coming coverage

	Company Name	CMP
	Urban Outfitters, Inc	\$68.76
	Etsy, Inc.	\$55.18
	International Business Machines Corporation	\$242.01
	Microsoft Corporation	\$401.72