



09.29.25 | INVESTMENT MANAGEMENT

## Rate Cuts in Doubt (Video)

Grimes & Company CEO Kevin Grimes joined the latest episode of Rise UP! with hosts Joe Duran and Terri Karlsen to dissect recent signals from Federal Reserve Chair Jerome Powell, who cautioned that interest rate cuts should not be assumed in the near term. They explore the broader implications of Powell’s message for markets, discuss surprising developments in the housing sector, and interpret subtle—but telling—economic indicators. The discussion also touches on updated rules for 401(k) catch-up contributions for higher-earners, making clear that inflation, monetary policy, and retirement planning are deeply intertwined in today’s uncertain landscape. Watch the full episode below:

Additionally, below is a breakdown of all the themes and topics from this most recent episode, along with timestamps for easy browsing:

### CHAPTERS:

3:18 – A Great Balancing Act: The Fed Board’s Growing Split

7:27 – New Home Sales Reach a Three-Year High

13:37 – An Unconventional Economic Indicator

20:00 – Changing IRS Rules on 401(k) Catch-Up Contributions

21:02 – What Options Do I Have to Offset the Tax Hit with Changing Rules?

22:09 – What Can I Do if My Company Doesn't Offer a Roth 401(k)?

24:04 – What's the Best Way to Manage Required Minimum Distributions on Retirement Accounts?

26:20 – What to Watch Next Week: Employment Numbers

27:20 – What to Look for in the Manufacturing PMI and ISM Readings

29:30 – Should I Pay Closer Attention to the Services PMI and ISM Readings?

And in case you missed it, you can also watch previous Rise UP! episodes featuring contributors from Grimes & Company, including:

- Fed Rate Cut: What to Do Next
- Global Bond Yields Surge
- Will the AI Bubble Burst?
- 10-15% Market Correction Next?
- Record Stock Market Highs...But for How Long?
- It's Now a Long-Term Buy the Dips Market
- War & Tariffs Knock at the Market's Door
- Signs of a Slowdown?
- Progress on the Trade Front?
- Managing Your Portfolio in Times of Volatility
- Unpacking Tariff-Driven Volatility
- Perspective on the Incoming Tariffs
- The End of the Selling Isn't Necessarily the Time to Buy

#### IMPORTANT DISCLOSURES:

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