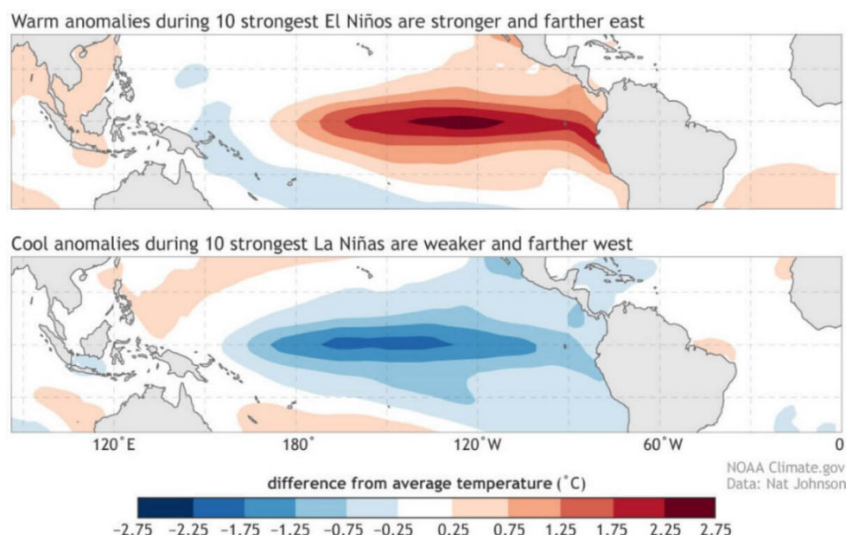


EL NIÑO IS BACK

According to the National Weather Service's Climate Prediction Center the "El Niño–Southern Oscillation (ENSO) is a natural pattern of ocean and atmosphere changes in the tropical Pacific Ocean that strongly influences seasonal weather patterns across the U.S. and around the world." (National Weather Service, Climate Prediction Center, Information Circular, "Relative Oceanic Niño Index," February 2026) El Niño is a massive Pacific Ocean weather phenomenon that appears every two to seven years. It was named El Niño de Natividad back in the 1600's by Peruvian fishermen who noticed the water off the coast warming dramatically around Christmas time and their fish moving north to cooler waters. The warming reduced nutrients for phytoplankton that was a source of food. Later, in the twentieth century when the current related cooling of the Pacific waters was recognized it was named La Niña. Both of these phenomena have global impacts that can affect temperatures, precipitation, and storm formation and tracks.

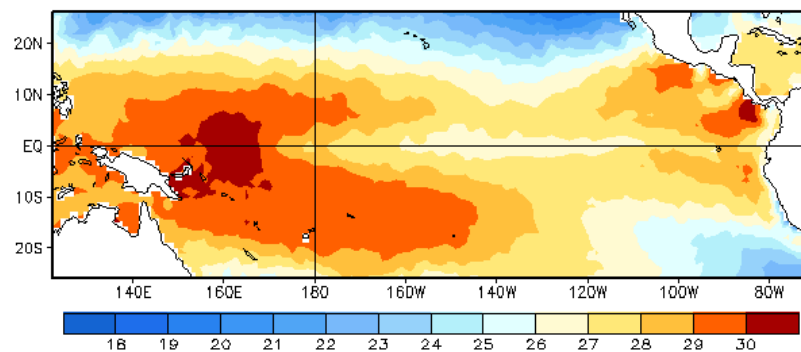
The National Weather Service is predicting the emergence of a strong El Niño during the June to August period and persisting to the end of 2026 and probably well into 2027. Between an El Niño and La Niña event there is a neutral period where the ocean temperatures assume a normal range and the overall effects on weather don't show the increases or decreases that appear during the events.

The illustrations below show the prime area where the temperature changes evolve. The El Niño temperature effects are caused by an increase in temperature at depths of 200' to 600' beneath the surface. The range of increase for an El Niño can be from 4 to 5 degrees F to 14 to 18 degrees F.

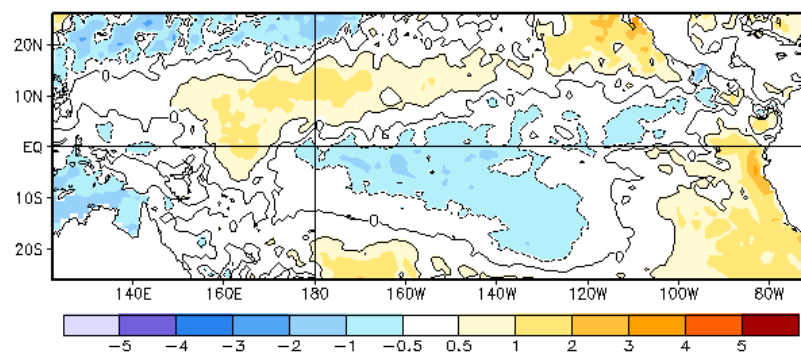


1950 – 2026 Region 5N to 5S and 120 W to 170 W

Observed Sea Surface Temperature (°C)

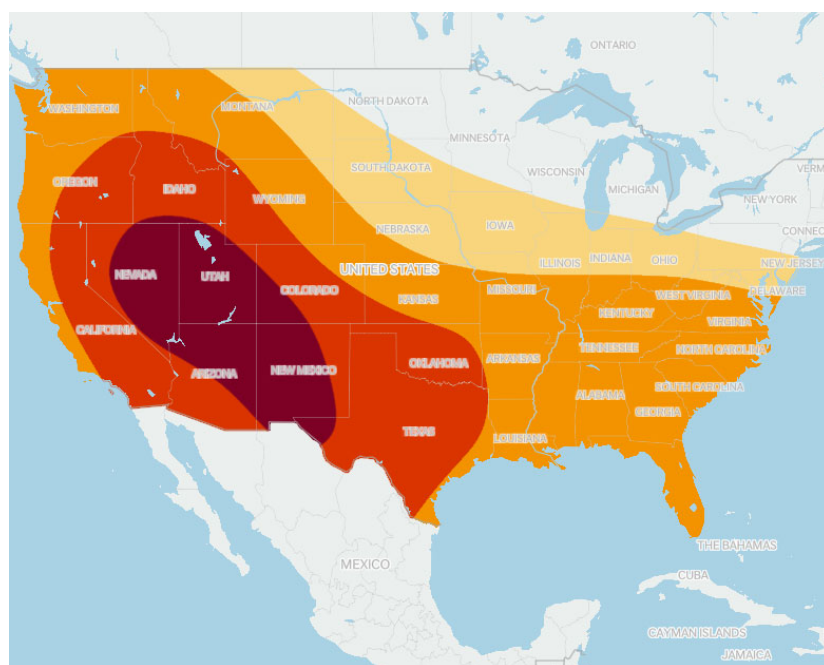


Observed Relative Sea Surface Temperature Anomalies (°C)



7-day Average Centered on 18 March 2026

Measures ocean temperature of ± 0.5 degrees



Source: National Weather Service Graphic: M.K. Wildeman

Summer 2026 Risk Advisor – EL NIÑO IS BACK