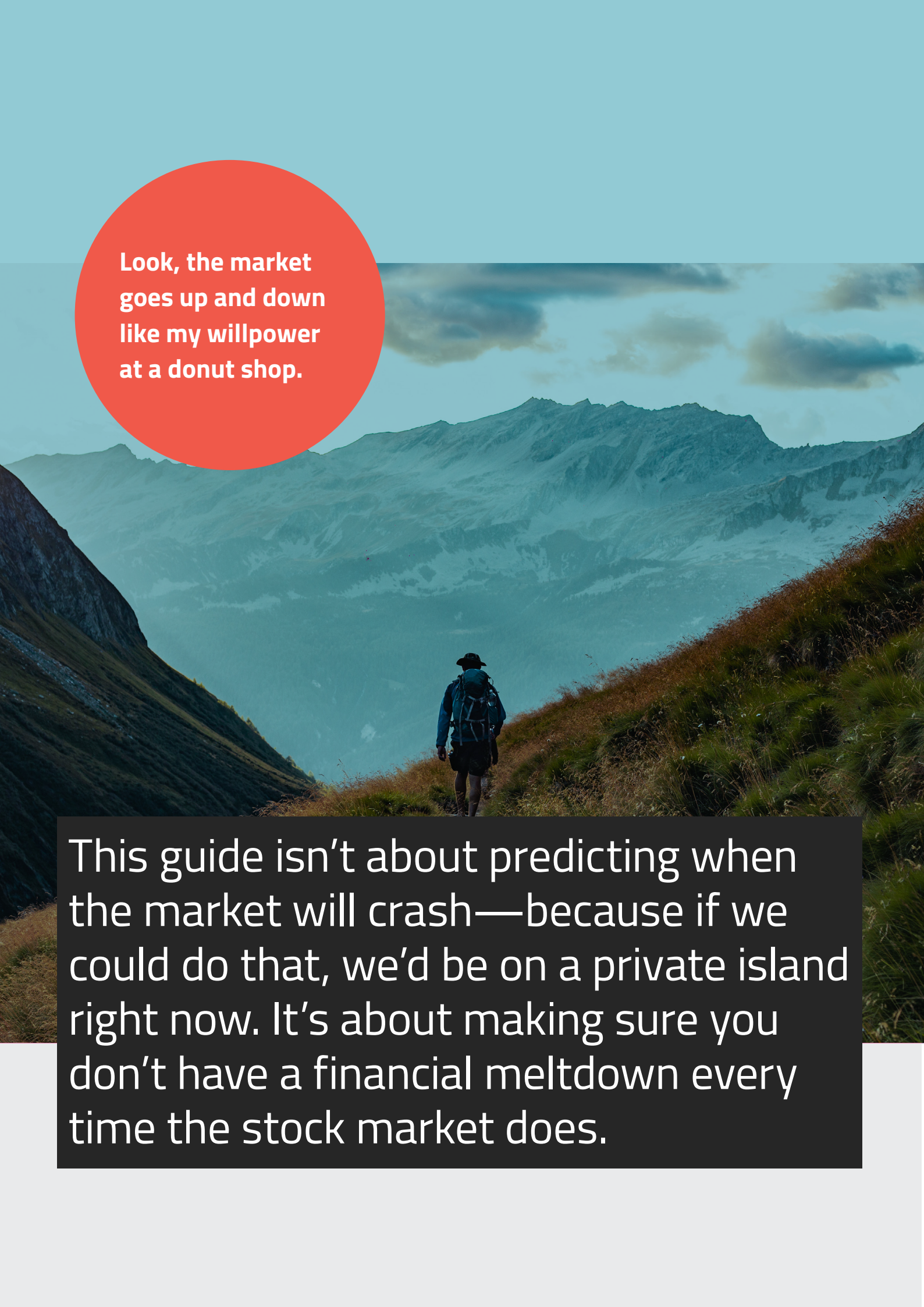


HOW TO HELP SAFEGUARD YOUR RETIREMENT SAVINGS FROM A MARKET CRASH

Without Buying a Bunker or Learning
How to Forage for Berries

BothHandsFG.com



Look, the market
goes up and down
like my willpower
at a donut shop.

This guide isn't about predicting when the market will crash—because if we could do that, we'd be on a private island right now. It's about making sure you don't have a financial meltdown every time the stock market does.

STEP 1

KNOW WHAT YOU ACTUALLY OWN

Ever look at your retirement account and think, “I have no idea what any of this means”?

Well, it's time to figure out where your money is hanging out. Stocks, bonds, cash, gold coins buried in the backyard—get it all on paper.

After you do that, ask yourself two questions...

Are you too risky? If you're sweating every market headline, probably yes.

Are you too safe? If you're still hiding cash under your mattress, we need to talk.

**RISK & SAFETY CAN BE BAD THINGS
WHEN NOT USED PROPERLY.**

We can show you how to use both, helping you work toward better returns with reduced risk.



FUN FACT: WHEN MOST PEOPLE RETIRE ABOUT 74% OF THEIR ACCOUNT IS MADE UP OF WHAT THEY SAVED, NOT INTEREST.

STEP 2: BUILD A “CRASH HELMET” PORTFOLIO

This isn’t the time to gamble like you’re in Vegas and the buffet is closing. You need some assets that don’t throw tantrums every time the market sneezes.

DIVERSIFY

If everything in your portfolio is a tech stock, you’re not diversified. You’re a tech intern.

Don’t put all your eggs in one basket. Remember that?

CONSIDER THINGS LIKE...

... tactically managed money accounts or fixed indexed annuities. Yes, this stuff may sound boring.

But you know what’s not boring? Sleeping well at night.

REBALANCE REGULARLY

That means checking in, not just when you get the to-often “what just happened to my 401(k)?” panic.

You should chat with your advisor on a regular basis to make sure your plan still fits your needs. And no, the HR rep at your company doesn’t count.

STEP 3: THE THREE BUCKET STRATEGY

YES, BUCKETS. STAY WITH ME.



SHORT-TERM: 0 - 5 YEARS

This is your “sleep-at-night” money. Cash, CDs, and Multi-Year Guarantee Annuities (MYGAs). Not exciting, but neither is waking up at 3 a.m. wondering if you should be buying toilet paper in bulk again.



MID-TERM: 5 - 10 YEARS

This is the middle child of your portfolio. A little risk, but nothing too wild. Think balanced funds with a good mix of stocks and bonds and then also consider throw some fixed indexed annuities in there.



LONG-TERM: 10+ YEARS

This is where you let your money grow up and take some risks. Stocks, ETFs, and maybe you take a chance on something new and exciting. Just don't check the account every day unless you enjoy emotional rollercoasters.



STEP 4: LOCK IN SOME GUARANTEED INCOME

Social Security might cover your morning coffee habit, but let's make sure you can also afford lunch.

Most people don't know this, but retirement is more about having an income plan over having a certain amount of money saved.

We've seen people have tons of money saved but they spend it way too quickly and they may run out of money. On the flip side we've seen people with a modest savings and enough income to cover their expenses, so they may never run out of money.

Which team do you want to be on?

So, how do you get picked for the team you want to be on?

Consider guaranteed income annuities.

There is zero market risk, and your income is guaranteed as long as you live. AND, your payments can be doubled if you need to go to a nursing home.

Now, annuities are not right for everyone or every situation. But one may be an good option for you.

SOCIAL SECURITY INCOME + GUARANTEED INCOME ANNUITY =
You're gonna feel like, "Oh, the market's down? Huh... anyway, what's for lunch?"

A person wearing a plaid shirt and a large tan backpack is sitting in a wooden canoe on a calm lake. The person is holding a paddle. The background shows a dark, forested shoreline under a bright sky with some lens flare.

STEP 5: DON'T DRAIN THE TANK TOO FAST

Use a flexible withdrawal plan and make sure not all of your money is vulnerable to the whims of the market.

If the market is down and you're deadset on going on a cruise that year, you want to make sure you're not taking money from your accounts that are down.

Avoid the panic selling. You know, when the headlines make people panic and they start selling and losing money.

Yeah, don't do that.

Money in different places gives you options.

**This sounds like a lot but
we can help you with this.**

STEP 6

STAY CALM

- SERIOUSLY, CALM

DOWN

Remember: Every crash in history has eventually recovered. That's why you don't hear people talking about the Great Depression Part 2.

Have a plan written down. That way, when you feel like making a dramatic financial decision, you can read your plan instead of Googling "How to live off-grid in the woods."

AND, your advisor should have a plan for you that gives you the warm and fuzzies so when the unexpected happens, you feel prepared.

One last thought...

The best way to survive a market crash? Don't try to predict it. Prepare for it. Like having an umbrella before it rains. Or snacks in your car before a long road trip.

And if you're feeling overwhelmed, call a financial advisor. One who doesn't panic, doesn't yell at the TV during market updates, and definitely doesn't suggest hiding gold bars in your sock drawer.

We know someone you may like to work with.

SO, IN ONE FELL SWOOP HERE'S WHAT YOU NEED TO DO...

- 1 KNOW WHAT YOU ACTUALLY OWN
- 2 BUILD A "CRASH HELMET" PORTFOLIO
- 3 THE THREE BUCKET STRATEGY
- 4 LOCK IN SOME GUARANTEED INCOME
- 5 DON'T DRAIN THE TANK TOO FAST
- 6 STAY CALM - SERIOUSLY, CALM DOWN

BOTH HANDS FINANCIAL GROUP

INFORMATION. EDUCATION. ACTION. A DASH OF HUMOR.

How we help our clients...

Everyone's situation is unique and special. Life has happened to us all and generally no one feels prepared for the next phase of life.

We're not here to judge. We're here to help. We'll take the time to get to know you, your concerns, answer your questions, and present options for you.



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DISCLOSURE

This guide is for informational and educational purposes only and should not be considered personalized investment advice. The strategies and opinions shared are general in nature and may not be suitable for your individual situation. Always consult with a licensed financial advisor or investment professional before making decisions about your retirement plan or investment portfolio.

Past performance is not indicative of future results. Investing involves risk, including the potential loss of principal. Guarantees mentioned (such as those from annuities) are subject to the claims-paying ability of the issuing insurance company.

Investment advisory services offered through Optivise Advisory Services, LLC an SEC registered investment advisor.



**Here's a picture of a cute
dog to make this page
more fun.**

You'll never guess what this dog's name is.