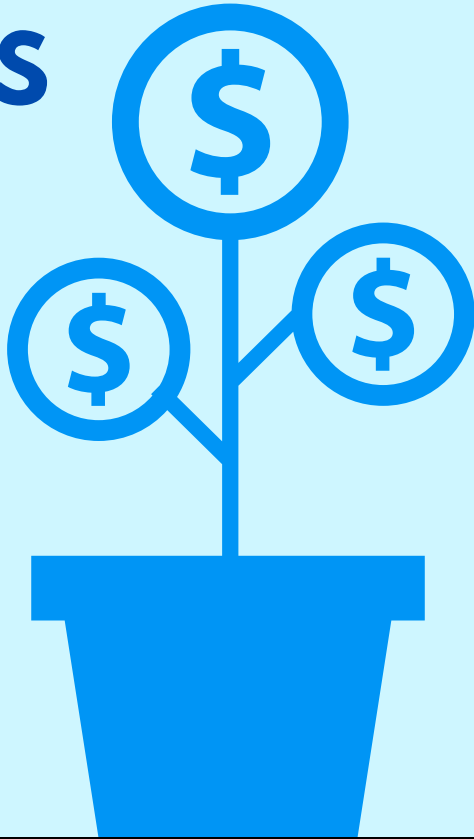


HOW TO PROTECT YOUR PORTFOLIO IN UNCERTAIN TIMES



STONEY CREEK

A D V I S O R S

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We all panic when the market drops 30%.

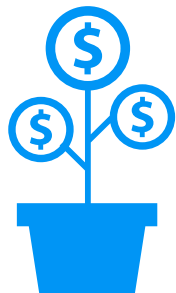
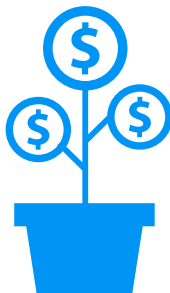
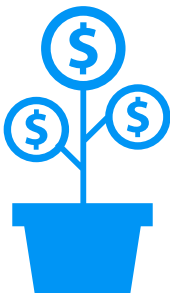
This is not the first time this has happened,
and it will not be the last.

We've prepared four simple steps that you can take to ease your mind by managing your portfolio in uncertain times.

Step 1: Have at least three to six months of cash on hand for emergency situations.

Don't tie up all your money in liquid investments; you'll risk paying fees to withdraw funds before they are available penalty-free.

This is extra money you have in your bank account, savings account, or money market.



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Step 2: Employ the three-bucket method in your portfolio.

1. LIQUID BUCKET

This is the liquid cash in your portfolio. You should have enough liquid cash on hand to cover major purchases and any unexpected expenses that could crop up in the near future.

2. INCOME BUCKET

This is where you keep the assets required to produce your desired retirement income for life. These assets should establish a predictable, reliable, sustainable lifetime income stream that increases with inflation.

3. GROWTH BUCKET

This is where you keep investments that will provide for future growth. These longer-term investments should help offset inflation, taxes, and healthcare expenses to better help you plan for your dreams and the unforeseen things that crop up around them.



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Step 3: You don't have to panic if you have a plan.

Historically, the market has always come back. Anxiety is warranted - when the market takes a dramatic downward turn, it is easy to find information that confirms our greatest fears, but we need to avoid succumbing to the panic.

Panic can send investors into a tailspin and lead them to make reactionary mistakes. It's impossible to time the market and making a portfolio safer during a downturn can often result in missing the gains of the next upswing.

Exchanging investments as investors try to time the market tends to be disastrous to their bottom lines, costing them more than they would gain with a plan they could have stuck to.

Working with a fiduciary financial advisor, who can help make objective decisions in the face of anxiety-inducing situations, can save an investor from making regrettable errors in investing.



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Step 4: Stick to the plan. Stay on track with the plan you created with your adviser.

Your adviser should help you prepare not only for the unpredictable twists in your future but also to cross things off your bucket list to make memories you can cherish for a lifetime.

QUESTIONS TO ASK YOUR ADVISER:

1. Will my current portfolio provide me the income I need to live on during a recession?
2. Does my current portfolio match my risk tolerance?
3. What is the largest decrease I can handle?

If you can say your portfolio is optimized to provide you a ***predictable, reliable, sustainable lifetime income stream that increases with inflation and allows you to start creating memories that last a lifetime***, you're in good shape, no matter what the market does. If not, it might be time to find a financial professional who can help you achieve the security you need to ***sleep at night and live your dreams***.



**PLAN SMARTER TODAY.
SLEEP BETTER TONIGHT.
MAKE MEMORIES TOMORROW.**

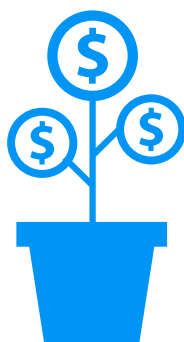
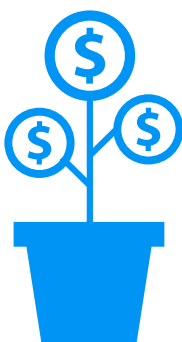
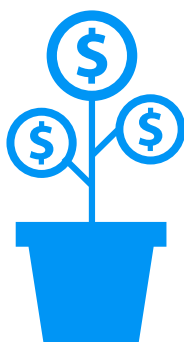
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