

SmartShield Strategy Guide

How to Protect Your Portfolio Without Giving Up Growth

Most People Focus on Growth - Until the Market Teaches Them About Risk

It's easy to think that your portfolio is working ... until a market downturn could impact you financially. What most investors lack isn't ambition - it is a well-defined risk framework.

SmartShield Strategy helps you:

- See how vulnerable your current portfolio may be in a downturn
- Understand the hidden impact of volatility, even during bull markets
- Explore strategies designed to limit downside risk - while still allowing for long-term growth



Scan to see how protected your portfolio really is

Let's take 30 minutes to uncover where your retirement strategy may be vulnerable and walk through simple ways to add protection without giving up growth.



SmartShield Strategy Guide

How to Protect Your Portfolio Without Giving Up Growth

Volatility Isn't Just Challenging - It Can Impact Portfolio Performance

Here's what most people miss: two investors can earn the same average return, but the one with more volatility - especially early in retirement - can end up with significantly less money.

This is called sequence of returns risk, and it's one of the biggest threats to retirement income. It happens when your portfolio experiences a drop early in retirement - while you're also withdrawing income - and the losses compound faster than you can recover.

Let's look at an example:

Both investors start with \$1,000,000 and withdraw \$50,000 per year. Over 5 years, they each average the same 5% return - but the timing of the returns is reversed.

Year	Portfolio A	Portfolio B
1	-15%	+15%
2	-10%	+10%
3	+5%	+5%
4	+10%	-10%
5	+15%	-15%
Avg Return	5%	5%

After 5 years of withdrawals:

- Portfolio A ends with ~\$750,000
- Portfolio B ends with ~\$875,000

Even though the average return was identical, **Portfolio A loses \$125,000 more** because the losses hit when the portfolio was most vulnerable.

So, What's the Solution?

Most people spend their working years focused on growth - and for good reason. **But once you start drawing income, growth alone isn't enough.** You need resilience - a plan that can absorb market shocks without derailing your retirement.

That's where SmartShield Planning comes in. It's not a product - it's a structured way to:

- Segment your assets by purpose: growth, income, protection
- Reduce exposure to early-retirement market losses
- Create guardrails that limit downside while still allowing for upside

This isn't about timing the market or playing it safe forever. **It's about building confidence that your retirement income is sustainable - no matter what the market does next.**

Your Next Step: Let's Build Your SmartShield

Want to know how exposed your portfolio is - and how to protect it?

Let's map it out together in a simple, no-pressure strategy session. **Scan the QR code to schedule.**

In just 30 minutes, you'll:

- Get a clear picture of how much risk you're really taking
- Learn how we help clients structure their money for both protection and opportunity
- Walk away with clarity - and next steps you can actually act on