

IDEAS TO THINK ABOUT BEFORE RETIRING

- Q1.** Time to look at your asset allocation. Let's match the risk in your portfolio to where you're at now and headed TO...not where you were. (Are you still invested like a 40 year old??)
- Q2.** There are millions of people who see the market move like this and they immediately want to move to cash. Smart move or dangerous?
- Q3.** Does a retiree need to be somewhat in the markets or can they be avoided all together?
- Q4.** How do you provide a consistent income strategy despite large market ups and downs
- Q5.** Can you look at this current market downside and be "glass is half full" and rebalanced? Explain your philosophies on rebalancing.
- Q6.** There is a concept called Sequence of Returns. I was wondering if you could explain for your viewers how Negative returns in the market can double down your losses as you take withdrawals in retirement?

