What you don't know can hurt your retirement.

Are You Taking Too Much Risk with Your Retirement — Without Even Realizing It?

BOTH HANDS FINANCIAL GROUP

THE HIDDEN RISK PROBLEM

Many retirees (and soon-to-be retirees) assume their investments are “fine” — especially if the market’s doing well or they’ve seen good growth.

But here’s the catch:

Growth doesn’t equal safety.

And in retirement, losses hurt more than gains help

SIGNS YOU MIGHT BE TAKING TOO MUCH RISK

Ask yourself:

☐ Do I know how much of my portfolio is in stocks vs. safer assets?

☐ Has anyone reviewed my risk level since I got closer to retirement?

☐ If the market dropped 20% tomorrow, how would that impact my income?

☐ Am I relying entirely on market returns to fund my retirement?

If you’re not sure — or haven’t checked in a while — you could be exposed to more risk than you think.

WHY IT MATTERS...

When you're working, you have time to recover from market dips. But in retirement, you're taking withdrawals from your accounts — and if the market drops while you're doing that, the damage can be long-lasting.

This is called **sequence of returns risk**, and it's one of the biggest threats to a secure retirement.

WHAT CAN YOU DO?

1. Get a risk assessment

Find out how much risk you're actually taking (not just how you feel about it).

2. Match your investments to your retirement timeline

Short-term income needs should be protected from market swings.

3. Consider adding stability

Tools like annuities, bond ladders, and cash reserves can reduce your exposure without giving up growth entirely.

4. Have a written income plan

This helps you stay on track no matter what the market does — and avoid emotional decisions.

BH FG Both Hands Financial Group

Our team of fiduciary investment advisor representatives is here to help.

We take the time to truly understand you—your story, your goals, and your concerns.

Once we know where you've been and where you want to go, we'll design a personalized plan that fits your life.

From opening your accounts to keeping everything on track, we'll guide you every step of the way.

Click below to schedule your free discovery call.

SCHEDULE YOUR CALL HERE