

A collage of hexagonal images. The top row shows a sunset over a body of water. The middle row shows a close-up of a smiling man with a white beard. The bottom row shows a hand holding a surfboard. The images are framed by red hexagonal outlines.

ARE YOU BEING **TOO CONSERVATIVE** WITH YOUR RETIREMENT MONEY

Why playing it too safe might
actually cost you.



Wait... Isn't Being **Conservative** a Good Thing?

Yes — but only to a point.

In retirement, you want safety, but you also need growth.

If your money isn't keeping up with inflation, you're not being safe — you're losing purchasing power.

Translation: That money in the bank isn't just sitting still — it's quietly shrinking.



Signs You Might Be Too Conservative...

- You have a large amount of money in cash, CDs, or money market accounts.
- You're afraid to invest because of market volatility.
- You haven't reviewed or adjusted your portfolio in years.
- You assume "no risk" means "no problems".
- You worry more about short-term losses than long-term outcomes.





THE PROBLEM WITH BEING TOO SAFE

Let's say you keep your money in a savings account earning 1%.

But inflation is rising at 3–4% (or more). Over 10–20 years, that “safe” money could lose a **third of its value or more** — just by sitting still.

This is called “inflation risk,” and it can quietly drain your retirement without making a sound.

WHY IT HAPPENS...

Fear of losing what you've built.

This is a valid concern. You've worked hard for what you built, and you don't want to see it disappear. And, there are ways you can protect your money and grow it too. We call it "working smarter."

Lack of a clear investment strategy.

This happens all the time. People work for companies their entire lives and save in 401Ks and receive little to no guidance on what to do with their money and how to manage them in retirement. We got you.

Past experiences with bad markets.

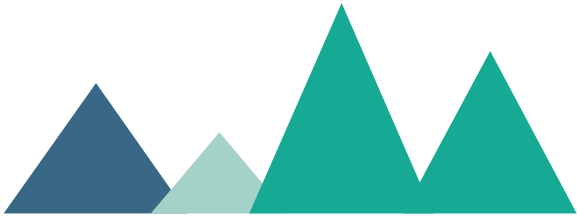
We've all had that one investment that just didn't turn out like we hoped, and we lost a lot of money. Having a plan helps you avoid those painful experiences. This is where our tactical money managers come into play.

No one ever showed you how to grow your money safely.

Just putting your money in the bank to sit there indefinitely is not a plan. You can position your money in specific investments or other financial vehicles that either take less risk or no risk at all and give you growth potential. We love these.



What You Can Do **INSTEAD**



Understand your timeline

Money you won't need for 5 – 10+ years can be positioned for growth.

Use a bucket strategy

Segment your money:

- Short-term: safer, stable assets
- Mid- and long-term: invested for growth

Balance safety and opportunity

There are strategies that limit downside while still giving you a chance to grow and we can help you with those.

Work with a fiduciary advisor

A custom plan shows you how to stay secure and make your money work smarter for you. Also, we're fiduciary advisors and we understand how your investments, insurance, and estate planning all work together.

Bottom **LINE**

Being too conservative might feel safe — but it could cost you the retirement you've worked so hard for.

Want to make sure your money is working for you, not just sitting around watching cable news?

Schedule Your Retirement Growth Checkup → **CLICK HERE**



Our team of fiduciary investment advisor representatives are 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 call discovery call.

SCHEDULE YOUR CALL HERE

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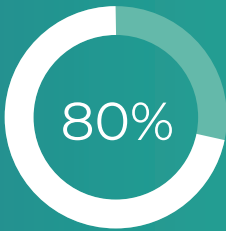
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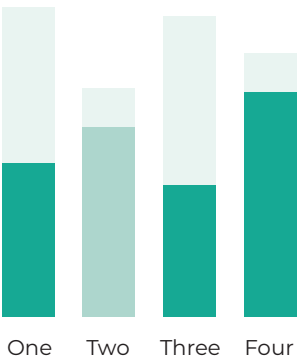
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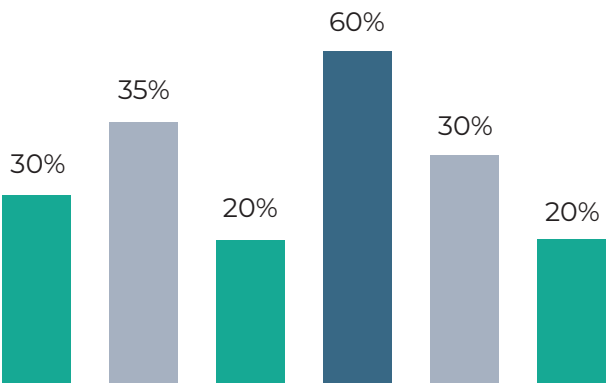
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| Content five | 18% | 82% |
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| Content seven | 19% | 81% |
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| Morbi ut mi. Nullam enim leo | \$ 4,546,026 | \$ 4,546,026 | \$ 4,546,026 | \$ 4,546,026 |
| Sed eleifend nonummy diam | \$ 6,546,026 | \$ 6,546,026 | \$ 6,546,026 | \$ 6,546,026 |
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| Sub-Total | \$65,453,630 | \$65,453,630 | \$65,453,630 | \$65,453,630 |

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|--------------------|---|---------------|
| Subtotal | : | \$ 65,854,602 |
| Due Balance | : | \$ 65,854,602 |
| Taxes | : | \$ 65,854,602 |
| Adjustment | : | \$ 65,854,602 |
| Total Balance | : | \$ 65,854,602 |
| Years end Balance: | | \$ 65,854,602 |

Years end Balance:

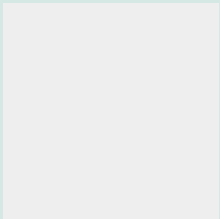
\$ 65,854,602

The Report Presented & Checked by:

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Mary Smith / Managing Director





HAPPY ENDING

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