

INVESTOR RECOVERY REPORT:

WHAT DOES THE FUTURE HOLD?

Watching your portfolio take a big hit hurts. Especially when the downturn is accompanied by fear, uncertainty, and chaos.

When markets are delivering blockbuster performance, it's easy to get complacent. Then a tsunami hits (like COVID-19 or a financial crisis), sending stocks into a massive tailspin.

Unprepared investors can be caught flat-footed in a whirlwind of derailed plans, deferred retirements, and dreams that no longer seem within reach.

If you are reeling from losses that you don't understand, you're not alone. If you're not sure whether you're still on track after the downturn, you're in the right place.

This special report is designed to give you the tools you need to make critical decisions about your future even when everything seems topsy turvy, and you're not sure what the future holds.

If you're asking questions like:

- *Why did my portfolio lose so much?*
- *How do I protect what I still have?*
- *Am I still on the right track?*
- *What moves should I be making to rebuild and recover?*

Keep reading.

Inside the pages of this report, you'll find essential steps and tactical questions to help you take control of your portfolio strategy and rebuild your dreams during uncertain times.



PART 1:

HISTORICAL LESSONS FROM PREVIOUS DOWNTURNS

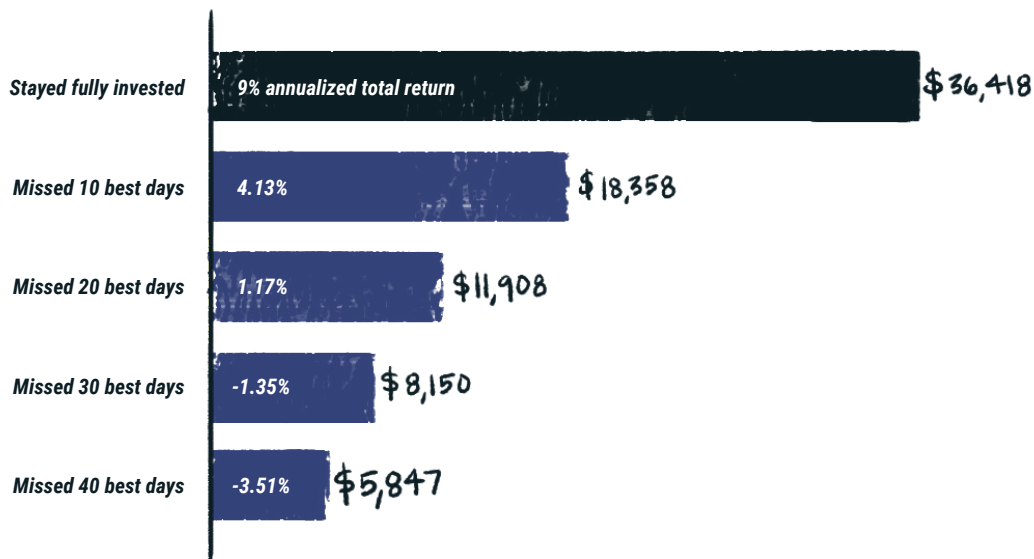
Since 1929 and the Great Depression, markets have experienced 13 bear markets.¹ Here are some key lessons we've learned about recovering from tough losses.

Lesson 1: Don't panic and sell. Missing out on the market's recovery could put your dreams further behind.

After a loss, it's tempting to cash out to protect what you still have and sit on the sidelines. It's usually a mistake because you risk missing out on some of the market's best days.

MISSING THE BEST DAYS IN THE MARKET COULD COST YOU

Let's compare the difference between staying invested in the long term vs. missing the market's best days. (12/31/04 – 12/31/19)



Source: Putman Investments. For illustrative purposes only. Data is historical and past performance does not guarantee future results.

Lesson 2: Bad markets are an opportunity to rethink and reset your investment strategy.

Whether you've been managing your own investment portfolio and got burned by what you didn't know, or feel like you've gotten bad advice from a professional, now is an opportunity to hit the reset button and rebuild your strategy with your goals (and attitude toward risk) uppermost in mind.

Lesson 3: Bear markets and recessions don't last forever.

Bear markets can happen breathtakingly fast. However, the latest one wasn't our first bear market, nor will it be the last. Since bear markets happen about every 3.6 years, it's possible that you will see 15+ bear markets over the course of your lifetime. Fortunately, they have been short-lived (lasting less than a year, on average).²

Lesson 4: As Warren Buffett says, "Opportunities come infrequently. When it rains gold, put out the bucket, not the thimble."

Amid the chaos of a global downturn, there may be opportunities to make tactical investments at attractive prices if they suit your goals and personal circumstances. To possibly take advantage of those opportunities, you need a strategy and a reliable source of information that understands your needs, goals, and situation.



PART 2:

TACTICAL QUESTIONS TO FORGE YOUR PERSONAL RECOVERY PLAYBOOK

How do we take the lessons we've learned and use them to make decisions when we have no idea what happens next? We ask hard questions and use the answers to help make decisions rooted in rationality and objective truth. These questions will help you create your personal recovery strategy and determine your next steps.

- *Is my current strategy the right one for right now?*
- *How much risk can I tolerate in my portfolio?*
Has it changed now that I have experienced loss?
- *How defensive should I be to help protect what I have?*
- *How aggressive should I be to potentially take advantage of market opportunities?*
- *What's the ideal balance between helping protect against losses vs. pursuing gains?*
- *How diversified should I be?*
- *Am I invested properly for my goals?*
- *How much liquidity do I need?*
How much cash should I have on hand?
- *What opportunities are available right now?*
Which ones are right for me?



PART 3:

HOW TO REBUILD YOUR DREAM WHEN YOU CAN'T PREDICT THE FUTURE

We don't know what the future holds. No one does. So how do we move forward with incomplete information and global uncertainty?

We scientifically **examine our current strategy and determine what needs to change** to meet today's "new normal" environment. The strategy that got us through the last 10 years may not get us through the next.

We learn to rely less on forecasts and more on expectations. We expect markets to fall regularly and the economy to descend into a recession every 5-10 years and build those expectations into our strategies.

We build a dynamic investment strategy that's centered around your personal goals, your unique balance of risk vs. growth potential, and ongoing monitoring of the world around us.

We control what we can (our behavior, mindset, and strategy) and manage what we can't (markets, economies, and the future).



DON'T LET YOUR DREAMS BE A VICTIM OF INVESTMENT LOSSES

Financial setbacks don't have to be permanent. Even if you're feeling the pain of loss and the worry of an uncertain future, you can use this moment as the trigger to becoming a wiser, empowered investor.

We'd like to help.

We can work with you to chart a path through chaotic conditions and help create the roadmap to your dreams.

We're experiencing serious uncertainty and it's okay not to have all the answers to the tactical questions presented in this report. What's important is taking action now to reset and rebuild.

We can help you go from confusion and worry to confidence and a step-by-step plan. It all starts with a free and confidential Recovery Strategy Session. You can book one by contacting us at the number below.

Be well,

David Uhlmann, MSF, CFP®, APMA®, AAMS®

Synergos Advisory LLC

(206) 800-8056

plannow@synergosadvice.com

<https://www.synergosadvice.com>

Sources:

1 <https://am.jpmorgan.com/us/en/asset-management/gim/adv/insights/guide-to-the-markets/viewer>

2 <https://www.hartfordfunds.com/dam/en/docs/pub/whitepapers/CCWP045.pdf>

Chart 1 source: <https://www.putnam.com/literature/pdf/II508-d206c267bdc67daad04ae51e1e47a6d4.pdf>

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