



TIMELESS
PRINCIPLES
— OF —
INVESTING



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FOCUS ON WHAT YOU CAN CONTROL

Market movements, business decisions, economic events, politics, interest rates—many factors can influence the performance of your investments. Instead of worrying about events that are out of your hands, focus on what's in your control.

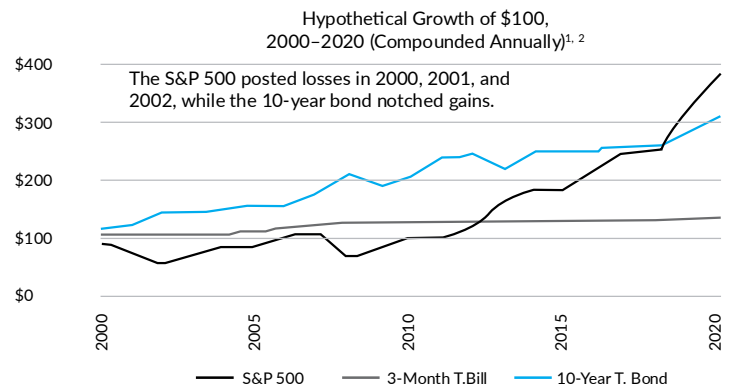
Build an investment strategy that reflects your goals, time horizon and risk tolerance.

Diversify. But remember diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if security prices decline.

Manage your tax situation.

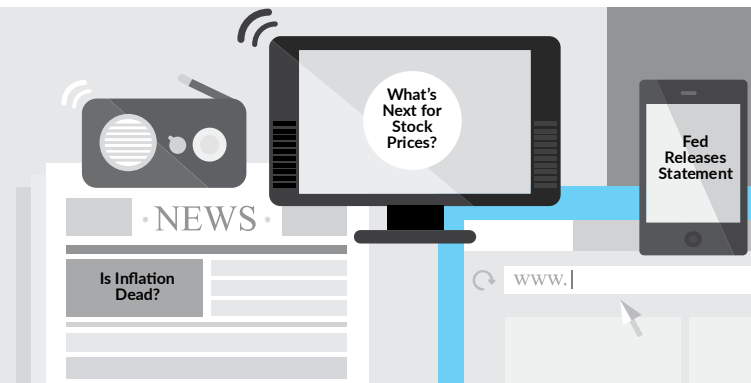
PUT TIME ON YOUR SIDE

The financial markets have rewarded long-term investors. The chart shows how various asset classes have performed over time. Keep in mind, however, that past performance does not guarantee future results and individuals can't invest directly in an index.



TUNE OUT THE NOISE

News cycles driven by fear, uncertainty, and doubt can challenge even the most disciplined investor. Some headlines spark anxiety, while others try to goad you into chasing the hottest fads and trends. Although we live in an era of seemingly infinite data, information overload can cause you to reconsider investment decisions.



DON'T TRY TO TIME MARKETS

Market timing is the strategy of trying to predict future market movements to time buying and selling decisions. When markets are rallying or pulling back, it can be very tempting to try to seek out the top to sell or the bottom to buy. The problem is that investors usually guess wrong, missing out on the best market days. Another approach is to focus on time in the markets, which may let you ride out the natural market cycles and focus on your long-term goals.

3 WAYS TO MANAGE MONEY

Determine Your Time Horizon

Understanding your time horizon is a critical first step in determining what type of investments may fit your overall strategy.

Be Patient, Not Reactive

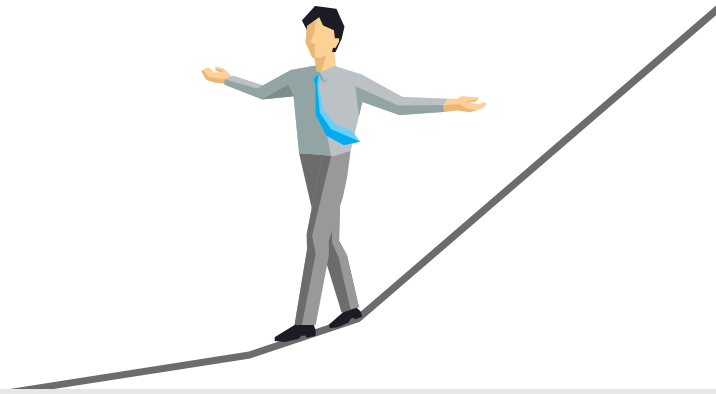
It's natural for markets to fluctuate. During periods of volatility, focus on managing your emotions rather than making changes to your portfolio.

Start Early

The earlier you start, the greater the compounding potential. If you start saving and investing early, you may gain an advantage over someone who waits to save and invest.

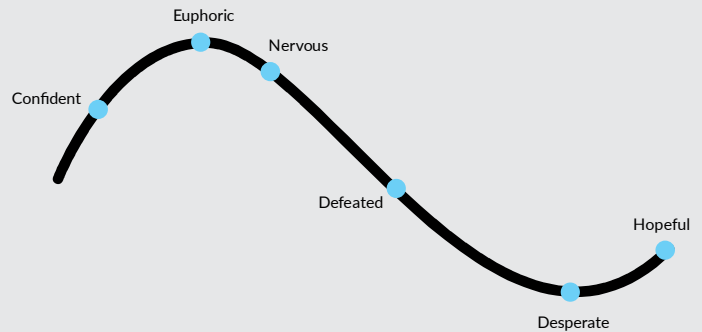
1 UNDERSTAND ALL FORMS OF RISK

Market risk-- or the risk of your portfolio losing value due to factors such as changing market conditions-- isn't the only type of risk to be concerned about. Personal risk, such as longer lifespans and rising healthcare costs, means that Americans need to consider a variety of factors as they prepare for retirement. Understanding risk as it relates to your time horizon and investing goals is critical to a financial strategy.



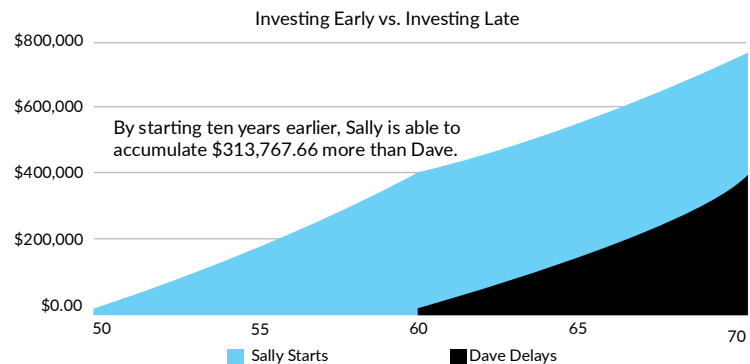
2 AVOID THE EMOTIONAL ROLLER COASTER

Emotional decision making can lead to making the wrong decision at the wrong time. A Dalbar study found that while the S&P 500 returned 9.85% for the 20-year period ending in 2015, the average investor fared worse, seeing a return of only 5.19% during the same period. Emotional decision making was one of the factors that contributed to the difference in performance.³



3 THE COST OF PROCRASTINATION

The sooner you begin investing, the longer your money can work for you. Let's look at two hypothetical investors, Sally Starts and Dave Delays. When Sally turns 50, she starts contributing \$25,000 a year to an account that earns a hypothetical 6%. After 10 years, she stops making payments. Dave puts off his investing program. At age 60, he begins setting aside \$25,000 a year into an account that earns a hypothetical 6%. Though both have contributed equal amounts, Sally has the magic of compound interest working for her. When they both reach age 70, Sally's account balance is nearly twice the size of Dave's.⁴



4 DELEGATE THE DETAILS

Financial professionals may help you create a customized portfolio strategy that's built around your unique goals. Though we can't control markets, we can help you use them to pursue your long-term financial goals.



The 21-Point Wealth Assessment	Your Score 1 = Not Sure 10 = Fully Sure
1. Is your Retirement Lifestyle Plan WRITTEN, FULLY INTEGRATED AND UPDATED to include income tax reduction, lifestyle and cash flow enrichment, investment enhancement, risk defense, health care protection, and legacy creation?	
2. Are you in FULL CONTROL of your money and future so you are enjoying more peace of mind, confidence and a freedom in retirement??	
3. How TAX-RATE SENSITIVE is your present Retirement Lifestyle Income and have you taken full advantage of every opportunity to shield your retirement income from FUTURE TAX INCREASES?	
4. Does your Retirement Lifestyle Income Plan include the IDEAL COMBINATION of predictable income and income designed to increase with the cost of living?	
5. Created multiple sources of predictable retirement income you can't outlive with a portion guaranteed against market losses?	
6. Do you have a BUCKET LIST LIFESTYLE strategy that enhances your retirement income and upgrades your lifestyle while you have the time and health to do all the things you have dreamed of?	
7. Analyzed your Retirement Investment Engine to uncover COSTLY LEAKS due to 5 Invisible Forces of Investment Friction?	
8. Are your investments LOST DECADE & STOCK MARKET CRASH "stress-tested?"	
9. Do you know how much YOU WILL LOSE in the next Stock Market Crash (1960, 1969, 1973, 1980, 1991, 2001, 2008, 2020...?) ... and are you OK losing that much?	
10. Have you made certain that you are NOT UNDERPAID for all the investment RISK you are taking with your investments?	
11. Is your Retirement Lifestyle Income Plan designed to SECURE YOUR LIFESTYLE during stock market corrections AND crashes?	
12. Fully protected your retirement income and savings against future INFLATION AND COST OF LIVING increases?	
13. Reduced or outsourced the risk and impact of EXCESSIVE long-term care costs that will impact 7 in 10 (70%) retirees?	
14. Have you taken FULL advantage every NEW and existing tax-saving option created under the latest tax legislation and 72,000 pages of IRS tax code?	
15. Are you taking FULL advantage of the 3 VARIETIES OF MONEY to protect your money from FUTURE TAX INCREASES?	
16. Have you reduced or eliminated the little known "RETIREMENT DEATH TAX" on your 401(k) and IRAs?	
17. How protected are yourself, your investments, home and other assets from FRIVOLOUS lawsuits and litigation?	
18. DISINHERITED THE IRS by sending unnecessary death taxes to family and charity?	
19. Designed your legacy for your children and grandchildren to be immune from the FOUR WEALTH PREDATORS?	
20. Designed a positive, conflict-free, INCENTIVE-BASED LEGACY to for your children and grandchildren?	
21. Designed a written lifestyle and legacy roadmap with a ON TRACK SUCCESS SYSTEM to ensure you stay on track without having to worry?	
Your Wealth Score	

Your Secured Wealth Score

- 180 – 210 You can put the scorecard down and go enjoy a fantastic retirement.
 120 – 180 You still can take advantage of more opportunities. Get a Wealth Stress Test.
 Below 120 You are missing major opportunities. Take action soon

You've Got Your Score, So Now What?

If you scored below a 120 than you can benefit from a Wealth Stress Test.

Schedule Your Free 23-minute Opportunity Conversation

<https://calendly.com/floriowmg/opportunity-conversation>

Or give us a call at: (516) 758-2430

During your conversation with a member of our team, you will uncover the biggest obstacles that are keeping you from living the ideal lifestyle that you've worked so hard to achieve. You'll also identify the biggest opportunities to put you on the path to an abundant retirement. You will know exactly what to do next, if anything, to have the peace of mind and freedom that we believe you deserve.

You're 23-minute Opportunity Conversation is just a click or a call away. Take the most important step – the next one.

Just want to ask us a follow up question? Email us at: RetireSmart@floriowmg.com

