



FLAGSHIP FINANCIAL
ADVISORS

YOUR GUIDE TO
**Portfolio
Recovery
Strategy**

**A SMART STRATEGY TODAY CAN
LEAD TO A STRONGER TOMORROW**



**Plan Wisely.
Invest Smartly.
Live Confidently.**



Portfolio Recovery Strategy

Retirement planning can feel overwhelming, and when markets become unpredictable, uncertainty can grow even stronger. Investors react to turbulent markets in different ways—some panic, others consider pulling their money out entirely, and some simply hope for the best. But when economies fluctuate, it's easy to feel lost, question your financial strategy, and worry about whether your portfolio can recover.

A Strategic Approach to Portfolio Recovery

“What’s my best income strategy now?”

“Which asset classes should I focus on?”

“Should I just stay in cash?”

With so many voices—from the media to well-meaning family members—offering conflicting opinions, it's easy to make decisions based on emotion rather than strategy. But reacting impulsively to market downturns can create even greater financial risk. Unlike natural disasters, there are no emergency alerts warning investors when to exit the market or signaling the perfect time to get back in.

One of the dangers of going into cash during downturns is missing the market's recovery. Historically, markets have rebounded after major financial crises, and those who stay invested with a well-structured plan are often better positioned for long-term success.

Why Flagship Financial Advisors?

At **Flagship Financial Advisors**, we have successfully guided clients through various market downturns and economic challenges, helping them stay on course with strategic planning and disciplined investment strategies. Each time, we've helped investors navigate uncertainty with **strategic planning, disciplined investing, and customized portfolio recovery strategies**.

Now more than ever, investors are seeking financial advisors who are truly committed to their long-term success. As fiduciaries, we At **Flagship Financial Advisors**, place our clients' best interests first, always. If you're serious about your financial future, we're serious about helping you achieve it.

Your Next Steps

We created this guide with the goal to help you make informed financial decisions that will strengthen your retirement strategy. A **personalized portfolio recovery plan** can help you regain confidence in your financial future. Our team encourages investors to challenge the status quo and take an active role in shaping the lifestyle they've worked so hard to build.



Are You Concerned About Starting Your Portfolio Recovery Strategy?

Getting your portfolio back on track may mean rethinking your investment approach and redefining your path to financial success. With our decades of combined experience, we've been designing and tailoring portfolio recovery strategies with the goal to help investors regain lost momentum and safeguard their wealth in an unpredictable market.

No matter your outlook—whether you expect the markets to hold steady, decline, or rebound—there are strategies designed to strengthen your returns in any environment. A disciplined, research-driven investment approach is essential to navigating market fluctuations with confidence. Let's explore how strategic planning and sophisticated investing can elevate your portfolio.

**To get started call us today
(615) 823-2233**



Strategies for a Portfolio Recovery

Keep your portfolio relevant with today's economic conditions.

Long-term written financial plan.

Review your fees.

Identify and lower your risk.

Improve your asset allocation.

Reduce your market exposure.

Create long-term Goals

Navigating market fluctuations requires a proactive approach to keep your portfolio aligned with today's economic conditions. A well-structured, long-term financial plan can provide clarity and confidence. Regularly reviewing fees, identifying and managing risk, and strategically managing asset allocation are steps in strengthening your investment strategy. By reducing unnecessary market exposure and focusing on long-term results, you can build a resilient portfolio aimed to weather uncertainty and support your financial goals.

Outcomes If You Didn't Plan?

If the market experiences a decline before you've had a chance to adjust your strategy, it's important to stay focused rather than react out of fear. Take a step back and reassess your financial goals, investment time horizon, and risk tolerance. While market downturns can feel unsettling, history shows that most are temporary, with only a small percentage evolving into prolonged bear markets.

Understanding the broader market context can help prevent impulsive decisions that may derail long-term financial plans. While investors often react to short-term volatility, experienced financial advisors take a proactive approach, helping to navigate uncertainty with strategic planning and informed decision-making.

Since 1974, only 4 of 22 market corrections have turned into bear markets.¹



During a recessionary environment, investors often look for opportunities in high-quality companies with strong balance sheets, low debt, and reliable cash flow. Historically, businesses in certain industries tend to be more resilient during economic downturns. By focusing on financially established companies, investors may better navigate market volatility and position their portfolios for long-term growth.

¹ "Market Corrections Are More Common Than You Think" Charles Schwab, February 2022.



The Role of Planning & Portfolio Construction

When markets are thriving and portfolios are growing, financial planning and portfolio strategy often take a back seat. Busy schedules, careers, and daily responsibilities can push retirement planning aside—until an unexpected financial crisis brings it back into focus.

At **Flagship Financial Advisors**, we take a proactive approach, constructing well-diversified portfolios designed with the goal to withstand a range of market conditions and support long-term growth potential. Successful investing isn't about reacting to market swings—it's about relying on time-tested principles, data-driven strategies, and the guidance of an experienced advisory team that has navigated volatility before.

By incorporating comprehensive financial planning and strategic income strategies, investors can position themselves to create financial opportunities even in a down market. A well-structured plan can offer stability and confidence, helping to alleviate concerns during periods of uncertainty.

At **Flagship Financial Advisors**, we continuously update financial plans to reflect changing market conditions, to better position our clients ahead of potential challenges. How are you preparing for the next market shift?



Steps to Promote Growth Potential & Safeguard Wealth

Identify your Goals & Objectives

It's hard to navigate your financial future without a clear destination in mind. By understanding your unique lifestyle, goals, and priorities, we gain deeper insight into what truly matters to you. A comprehensive approach to retirement planning accounts for both essential and discretionary expenses—covering everything from daily living costs to hobbies, travel, and family. Once we establish your income needs and personal aspirations, we can craft a well-rounded financial plan designed to help support the lifestyle you envision.

Work with Established Advisors

Make sure your investment choices are grounded in the latest analysis, backed by trustworthy data from a reliable source. At Flagship Financial Advisors, our team of dedicated investment advisors upholds a fiduciary responsibility. As retirement approaches, many individuals want to make certain their portfolio hasn't outgrown their advisor's proficiency. Investors seek a proactive financial firm that continuously challenges their status quo and delivers progressive solutions.

Keep Perspective

Don't let a series of extreme and rare events skew your long-term perspective. No one enjoys losing money, and dramatic swings in the stock market can cause even the most composed investor to question their strategy. As history has shown, bull markets don't last forever, and a financial crisis doesn't signal the end of the world. Stay informed: study the patterns and fluctuations of past markets to better understand their behavior.

Understand your Risk Tolerance

The past few years should have provided valuable insight into your true tolerance for risk. Have you carefully considered your income, liquidity needs, and time horizons? Remember, avoiding risks without careful thought can be just as harmful as taking on too much. A thoughtful, planning-driven approach to risk and portfolio management can offer a more sustainable path to achieving your goals.



Create an Income Plan

Once you've estimated the cost of your lifestyle, the next step is determining how to fund it. Start by calculating how much income you can generate without relying on your investments. This could include sources like salary, pension, Social Security, business income, or real estate. While some of these income streams may play a role in your portfolio, deciding which ones are right for you can feel overwhelming. At Flagship Financial Advisors, our dedicated team of financial professionals is here to support your income needs.

Don't Do It Alone

An experienced investment advisor can guide you through every step. Flagship Financial Advisors offers a variety of planning tools to help you create or update your financial plan. We also specialize in equities, fixed income, and other asset classes that can benefit your portfolio. Contact us today to build a smarter, more sophisticated portfolio.

To start a conversation,
call us today at (615) 823-2233



Take an Active Role in Your Portfolio's Recovery

While long-term returns are important, we know that life happens in the present. With the strong market performance we've seen recently, the easy gains might be behind us. If you're trying to recover lost ground in your portfolio, it's time to think beyond just holding onto your investments and consider other strategies.



Now more than ever it is, important for you to be comfortable, but not complacent, about the investments in your portfolio. Take advantage of strategies that allow you to help mitigate your downside risk while still maintaining upside exposure. Explore investments that offer returns even in sideways markets.

Talk to **Flagship Financial Advisors** about which strategies may be appropriate for your portfolio. Incorporating those strategies into a comprehensive financial plan could create your own portfolio recovery strategy.

HOW MAY WE

SERVE YOU ?

At **Flagship Financial Advisors**, you are our priority. We meet you where you are currently in life and work with you towards your goals. With Flagship, you can have the confidence that your financial journey is in experienced hands as your life unfolds.

We are dedicated to serving you with a comprehensive, team-based, and personalized investment process. We tailor our investment strategies around your financial situation, keeping your goals and needs at the forefront of our approach.

ASSESS: We review your financial situations and help you define objectives, assessing current assets, income, debts and charitable and legacy objectives.

BUILD: After establishing your strategy, we begin to build your portfolio. Employing a variety of tools, we collaborate in a team environment to determine suitable positions for your portfolio.

STRATEGIZE: We prioritize tax loss harvesting and managing a tax-efficient portfolio. We can collaborate with your CPA or tax attorney, helping to manage your tax strategy based on your unique circumstances.

ALLOCATE: Asset allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance, and investment horizon.

IMPLEMENT: Monitoring and re-balancing keeps your investment portfolio on track by adjusting it back to your intended risk and return levels, pursuing alignment with your investment strategy.

COMMUNICATE: The backbone of any relationship is good communication and transparency. As your team, we continuously monitor your portfolio and actively communicate with you. You have dedicated access to your team anytime for questions and concerns.



Meet Our Advisors



Scott Buell

AIF, AAMS, CMFC, CRPC

Wealth Advisor and Managing Partner

Managing personal assets can feel overwhelming, even for individuals who have handled multi-billion-dollar budgets in their professional careers. Personally, my greatest desire is to provide solutions to those who are in need, and the sense of relief they express is truly tangible. It's a significant part of why I am so passionate about what I do.

After collaborating for over 22 years, my colleague Jeff and I founded Flagship Financial Advisors because we believed it would allow us to deliver sound financial solutions to our clients specific situations. We firmly believe that individuals deserve sound financial solutions tailored to their specific situations. We proudly embrace a product-agnostic approach and hold ourselves to a fiduciary standard while prioritizing our clients' interests.

With both Jeff and me each possessing over 30 years of experience, we collectively offer more than 60 years of combined financial planning experience. We have a deep understanding of what it takes to navigate life's transitions and proactively prepare for what lies ahead. Our commitment to our clients is unwavering, and we strive to provide them with the experience and guidance in the pursuit of financial success.

Jeff Mucci

CMFC, CRPC

Wealth Advisor and Managing Partner

"I love the relationship aspect of what I do. I am honored to be able to help clients walk through life's transitions by listening to their concerns and financially educating them in a way that results in clear and thoughtful decisions."

Jeff is a co-founder of Flagship Financial Advisors and has been providing investment advice for more than 30 years. His primary focus is strategic investment planning for individuals, families, and businesses.

Jeff co-founded Flagship Financial Advisors to provide clients with wealth management strategies and is committed to upholding his fiduciary responsibility to do what is in the best interest of his clients.



Meet Our Team



Jude Cypher

CSSMS, Associate Wealth Advisor

At Flagship, Jude's goal is to help clients stay grounded amidst the overwhelming complexities and emotions of life. He strives to build lasting relationship with our clients while working alongside Jeff and Scott. Born in Salisbury, MD, Jude left home to attend the University of Tennessee, where he earned a Bachelor's degree in Finance. After graduating, he returned home to receive a Master's in Business Administration from Salisbury University.

Jake Kosmala

Associate Portfolio Manager

Jake's attraction to his role as Associate Portfolio Manager stemmed from a deep-seated passion for analytics in investment management, coupled with Flagship's earnest dedication to serving their clientele. Prior to Flagship, Jake pursued a B.B.A in Finance at North Central College in Naperville, Illinois. Following graduation, he honed his financial analysis prowess as a commercial underwriter at a Chicago community bank, a role that laid a solid foundation for his current position.



Jonathan Ferris

MBA, Senior Analyst - Investment Analytics

As a research analyst, Jonathan thrives on the thrill of exploring complex datasets and transforming them into actionable intelligence. His experience lies in conducting thorough market research, performing comprehensive analysis, and evaluating industry trends. Armed with statistical tools and methodologies, Jonathan has a knack for distilling complex information into clear and concise reports that drive Flagships informed decision-making.



Aubrey Snyder

MBA, Client Relationship Manager

Aubrey serves as Client Relations Manager at Flagship Financial Advisors. With a sharp eye for detail and a proactive approach, Aubrey ensures that clients' needs are not only met but exceeded, providing support through every phase of the financial planning process. From managing client on-boarding and facilitating smooth communications, to ensuring the accuracy of financial documents and coordinating essential resources, she plays a key role in building and maintaining trust-based relationships.



Isabella Rodriguez

Client Relationship Associate

Isabella brings a rich tapestry of experience and expertise to our team as a Client Services Associate. Her academic journey led her to New York University, where she graduated with a degree in Global Liberal Studies with a concentration on Law, Ethics, History, and Religion. Her diverse skills and her dedication to providing exceptional client service make her an indispensable part of our team, poised to build strong relationships and deliver outstanding support to our clients.



We Are Confident We Can Help You With Your Goals For Financial Security

Many investors regularly schedule medical check-ups and car inspections, yet overlook the importance of ensuring their portfolios are aligned with their retirement goals. If you have income needs in retirement, we're confident that we can help. We'd be happy to offer a complimentary evaluation and discuss your financial situation with you.

Start the conversation today! Call us at (615) 823-2233 for an objective, no-cost evaluation of your current retirement plan.

We look forward to hearing from you.



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