



INVESTMENT PORTFOLIOS

HOW TO MANAGE IN A CRISIS?

DETERMINE WHAT ACTION IF ANY YOU NEED TO TAKE:

Since the end of 2008, investors rode a wave of confidence.

Roaring investment markets reached new market highs. Boosting investment portfolio balances after the damage sustained in the Global Financial Crisis.

The devastating impact of COVID-19 hit in March 2020. Investors had to brace once more. While no-one can predict the future, market corrections are common and there will be more.

If you are 10 years, a couple of years from, or already in retirement, you're likely to have questions. This simple flowchart will guide you through questions you need to be asking right now.

Find out if you are on the right path or dangerously off-course with your investment strategy.

IF YOUR RETIREMENT IS UP TO 10 YRS AWAY START HERE...

If you have time on your side and still have plenty of years left in the workforce, you have a greater ability to withstand market turbulence when it hits. However, it's a time where you find out what risk you are comfortable taking. Implementing the right investment strategy is critical. The decisions you make in turbulent times will compound over time.

**START
HERE** ➔

Have you reviewed your investment risk & rebalanced your investment portfolio within the last 12 mths?

Y

N

Adjusting your investment portfolio on a regular basis is critical for managing market turbulence? Stress testing your strategy will give you greater confidence you have your risk levels just right!

Shares and other risky assets are generally harder hit when share markets correct. Understanding how your investments will be affected under different market conditions is critical to reducing losses and managing your emotions in stressful times!

Having a solid plan based on your individual financial goals will help you avoid panic selling in falling markets!

Do you feel confident and understand the risk you are taking?

Do you have a high % of shares and risky investments your portfolio?

Y

N

Y

N

If you're 100% confident with your investment strategy and the risk reflects your needs, sticking to it may be the best course of action. Want a review whether your strategy reflects your longer term retirement goals? Book a call below!

Sounds like you have some questions about the risk you are taking. It's time to seek advice before you make any changes that could affect your long-term plans. Book a call below and we'll see whether you need to make any changes!

Are you prepared to see your investments drop 20/30/40% or more?

In 2008, the ASX dropped as much as 54%.

You might be ready for volatile movements with your investments if you are confident with the mix of investments you hold. However, when heading towards retirement it's critical to ensure you are taking the right amount of risk. Not too much, not too little. It may be time to discuss with a retirement planning expert.

Do you have a plan when your emotions take over as you watch your investments drop in value by 20/30/40% or more?

Y

N

It's time to speak to an expert to help you determine what level of risk you need to be taking based on your retirement objectives!

One of the biggest risks to your wealth is panic selling in falling markets. Locking in your losses by selling can be damaging to your long term financial goals!

Y

N

You need to speak to an expert asap. Taking action based on emotions and short-term thinking can be extremely damaging to your long term wealth. Book a call with us today to discuss!

If you are comfortable with these levels of falls, and you are unlikely to panic sell. You might not need to make any changes. However, you might consider the appropriateness of your strategy leading into retirement. You may be taking on more risk than you need too!

RETIREMENT UNDER 5 YRS AWAY? START HERE...

Like sailors, smart investors keep an eye on weather conditions, trimming their sails ahead of stormy weather. If you're not far from retirement, you're in one of the riskiest periods of your life. It's called sequencing risk. Sustaining significant losses prior to retirement can significantly impact your ability to retire comfortably. A different mindset is required. One from accumulation to decumulation.

**START
HERE**

**Have you reviewed your retirement plans with a retirement expert?
Adjusted your portfolio according to the risk you need to take to get the
job done and "stress" tested your numbers?**

Adjusting your mindset from accumulation to decumulation is key to your success! Now is the time to set up your cash buckets and "stress test" your retirement plan.

Y

N

Shares and other risky assets are generally harder hit when share markets correct. Understanding how your investments will be affected under different market conditions is critical to reducing losses and managing your emotions in stressful times!

Having a solid plan based on your individual financial goals will help you avoid panic selling in falling markets!

Do you feel confident and understand the risk with your strategy?

Do you have a high % of shares and risky investments in your portfolio?

Y

N

If you're 100% confident with your investment strategy and the risk reflects your needs, sticking to it may be the best course of action. Want a review whether your strategy reflects your longer term retirement goals? Book a call below!

Sounds like you have some questions about the risk you are taking. It's time to seek advice before you make any changes that could affect your long-term plans. Book a call below and we'll see whether you need to make any changes!

Would you still be able to retire if your nest egg lost 20% or more of its value?

Y

N

At this stage it's important to start building your cash buckets for emergencies, capital expenses and income reserves! It's critical you have enough so you aren't forced to sell growth investments at significant loss.

You might be ready for volatile movements with your investments if you are confident with the mix of investments you hold. However, when heading towards retirement it's critical to ensure you are taking the right amount of risk. Not too much, not too little. It may be time to discuss with a retirement planning expert.

If your nest egg drops too much prior to retirement it could impact your ability to fund your retirement lifestyle. It's advisable to speak to a retirement planning specialist. One who can help you build an agile plan that meets your unique retirement needs, determine the appropriate level of risk to take and "stress-test" your retirement assumptions.

Y

N

You need to speak to an expert asap. Taking action based on emotions and short-term thinking can be extremely damaging to your long term wealth. Book a call with us today to discuss!

ALREADY RETIRED? START HERE...

If you are already retired, market shocks can have a significant impact as you don't have the luxury of time to recover from losses. Don't feel helpless, you still have options.

**START
HERE**

Have you reviewed your investment risk either personally or with an expert in the last 12 mths?

Consistently reviewing the required amount of risk you need to take to get the job done is critical. Working along side a retirement planning expert can help alleviate this risk in times of uncertainty.

Y

N

Shares and other risky assets are generally harder hit when share markets correct. Understanding how your investments will be affected under different market conditions is critical to reducing losses and managing your emotions in stressful times!

Do you feel confident and understand the risk in your portfolio?

Y

N

If you're 100% confident with your investment strategy and the risk reflects your needs, sticking to it may be the best course of action. Want a review whether your strategy reflects your longer term retirement goals? Book a call below!



Sounds like you have some questions about the risk you are taking. It's time to seek advice before you make any changes that could affect your long-term plans. Book a call below and we'll see whether you need to make any changes!



Do you have a high % of shares and risky investments in your portfolio?

Y

N

Do you have other income or sufficient levels of cash reserves? Enough to cover your required income should your investments take years to recover?

Having a solid plan based on your individual financial goals will help you avoid panic selling in falling markets!

While having too much in risky assets can harm your chances, having too little exposure can increase your chances of running out of money in retirement. There is an ideal balance. It's time to have a chat.



If you 100% understand why retirement investing is different, you may not be required to make changes. However, if you'd like to ensure you safeguard your retirement nest egg, it's time to book a call.



Y

N

Withdrawing too much from your nest egg could be extremely harmful to your retirement lifestyle. It's extremely important you speak to an expert! It's time to book a call with us to review your options.





NOT 100% CONFIDENT IN YOUR STRATEGY, IT'S TIME TO BOOK A COMPLIMENTARY "SAFEGUARD YOUR RETIREMENT STRATEGY" CALL...

Your retirement path is unique to you. There is no one perfect approach, only the one that matches your retirement outcomes. You've done the hard work to get this far. If you're feeling confident, great work. If not, it's time to take action.

There are no simple answers to managing turbulent markets. Every investor and every market is different. When you're sailing in smooth waters, it's easy to become overconfident and complacent. As stormy weather approaches, smart sailors know exactly what action to take.

We specialise in helping high-net worth couples and individuals like you, prepare financially for retirement. Balancing the need for protecting and growing your wealth.

If you have questions about the right path for your retirement. Feeling unsure how your retirement puzzle fits together for you. Feel free to reach out and book a call below to see how we might be able to help.

Book a Safeguard Your Retirement Strategy Call here

IMPORTANT INFORMATION – GENERAL ADVICE WARNING

Any reference in this publication to the provision of advice refers to advice of a generic nature, and should not be taken as product or investment recommendations. Before any action is taken based on the information provided, independent financial advice from a licensed financial adviser should be sought. Financial Freedom Project Pty Ltd ATF GA & DC Doherty Family Trust Trading as Jigsaw Private Wealth is a Corporate Authorised Representative of Exelsuper Advice Pty Ltd. The information contained in this publication is of a factual nature only and is not intended to constitute financial product advice. Information is current as at March 2020. This is an online information blog. It does not imply an offering of securities.



ABOUT THE AUTHOR

I'm Glenn Doherty.

I'm a Money Mentor, Retirement Specialist for high-networth couples & individuals and founder of Jigsaw Private Wealth.

I was just another Financial Planner, working under outdated methodologies and thinking...

After 15 years in the financial planning industry and heightened frustration with advice models being stuck in the dark ages, the advice model was broken. I knew there was a better way.

Where the delivery of advice was client centric first and foremost with no conflicts. Where the advice delivered to clients was 100% focused on helping them live their best life, not driven by product recommendations.

Then, in 2015, events took a turn, the Universe stepped in and Jigsaw Private Wealth was born.

You shouldn't allow just anyone to manage your money because you don't want to end up back in the workforce...you've spent valuable time to reach this point...so where do you turn?

A Money Mentor...working with us is a bit like sitting in the co-pilot's seat as we help you line up the approach for a safe transition into retirement.

When developing a financial strategy, we break it down for every client into simple steps like this...

- ✓ **LIFE YOU WANT:** It starts by exploring the lifestyle you want, non-financial and financial.
- ✓ **GAPS:** Uncover whether any financial GAPS exist from where you are to where you want to go. If they exist we explore opportunities to fill those gaps. If not, we look at how to optimise and protect your financial position, even help you dream a little bigger.
- ✓ **STRATEGY:** Almost all struggle with this part which can lead to costly mistakes. Too much noise and self-interest in the financial services industry. We implement our proven Retire Ready Framework made up of three critical steps.
- ✓ **PRODUCTS:** Most over-complicate this one. Match the right products to your individual retirement goals leading to confidence. Solutions to support the lifestyle you have worked so hard for.

We are driven to help our clients realise true time freedom. The knowledge and confidence that you can fund your comfortable lifestyle, adventurous holidays, nice wine and experience nice restaurants free from money worries.

Ready to simplify, uncomplicate, and finally feel confident financially with your retirement plan!

Book a Safeguard Your Retirement Strategy Call here