

Q1 NEWSLETTER



TIPS FOR AVOIDING COMMON RETIREMENT RISKS

- Early market losses can significantly reduce retirement savings.
- Thoughtful income planning helps maintain financial stability.
- Proactive risk management ensures income lasts throughout retirement.



INCOME YOU CAN COUNT ON

Turning retirement savings into a reliable paycheck begins with clearly defining your income needs and separating them from market volatility. We design structured income strategies that provide consistency, predictability, and confidence—so retirement decisions are driven by planning, not market uncertainty.

Sequence of Returns: Why Timing Matters More Than You Think

WHAT DOES IT MEAN?

Sequence of returns refers to the **timing of gains and losses** in an investment portfolio. Two portfolios can earn the same average return over time, yet deliver very different results depending on when those returns occur.

WHAT ARE THE SEQUENCE RISKS IN MARKET STOCK?

Sequence of returns risk:

HIGH

- Returns vary year to year.
- Losses early in retirement can permanently damage a portfolio if withdrawals are happening.
- Even with a strong long-term average return, bad early years can cause the portfolio to run out of money sooner.
- High equity exposure increases sequence risk

HOW CAN PLANNING HELP?

One way to manage your Sequence of Returns is by reducing reliance on the market for essential income. By **creating a plan** you can buffer your nest egg from the volatility in an uncertain market.

FINDING A SAFE OPTION

- Fixed Indexed Annuities
- Conservative portfolio for Money Management
- Multi-Year Guaranteed Annuities

Speak with a licensed financial professional to determine the best fit for your retirement goals.

Call: 203-372-4442

Email: info@Strategies4wm.com

Visit: Strategies4WM.com

As the new year begins, it's a great time to take stock of your retirement plan and prepare for the costs that often catch retirees by surprise. True retirement security isn't just about how much you've accumulated—it's about protecting your assets, managing them wisely, and ensuring they last throughout your lifetime.



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