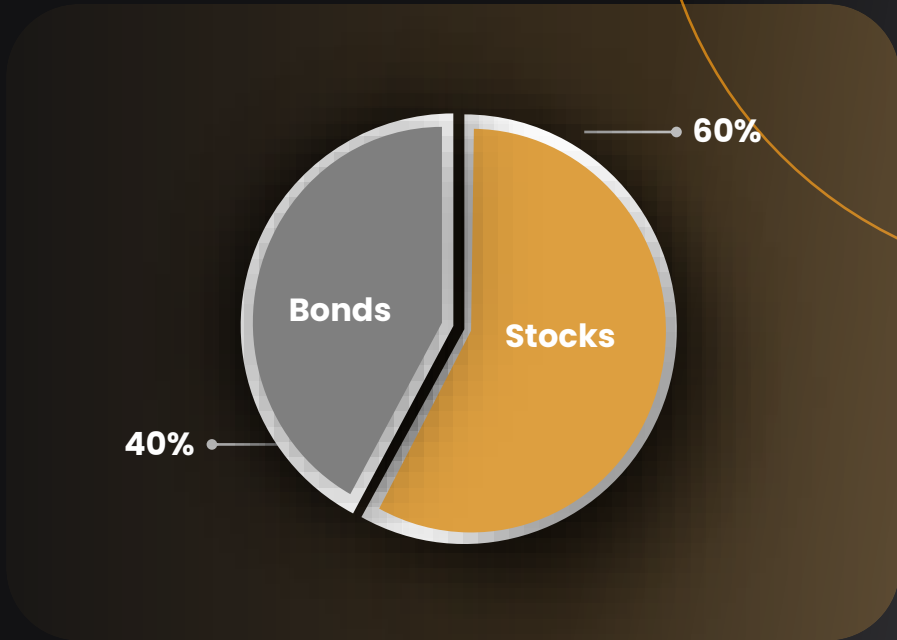




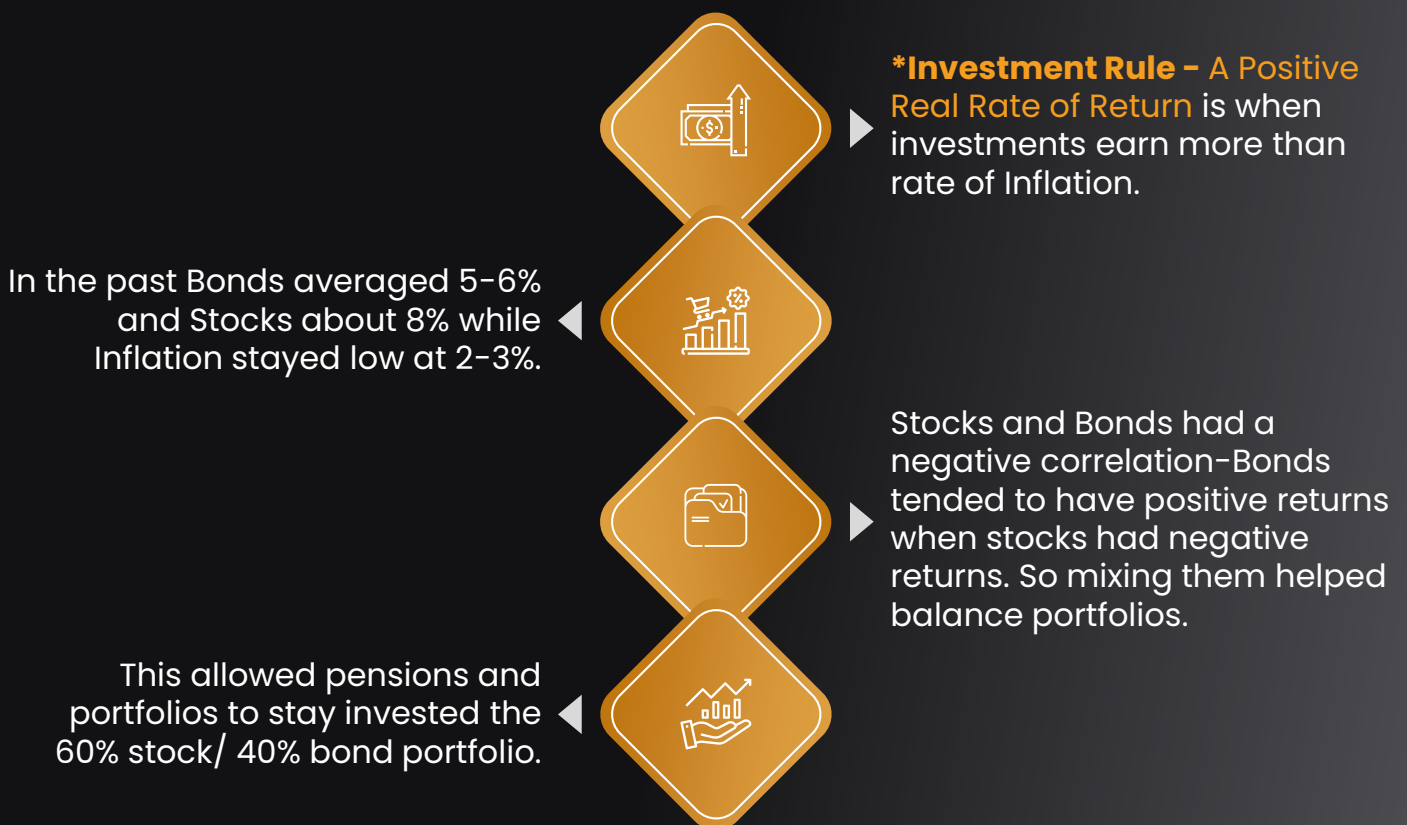
**WHY THE 60/40
PORTFOLIO OF THE PAST
MAY NOT BE YOUR BEST
CHOICE TODAY.**

-Gregory Lawrence CFP®

Why the 60/40 Portfolio worked in the past for Retirees.



Why the 60/40 Portfolio used to work for retirees:



Why the 60/40 isn't working today



***Investment Rule** – When interest rates go up bonds lose value.

2022 was the worst year in over a century for the 60/40 portfolio holders.



In 2020 10 year Bond yields were below 1% well below inflation producing a Negative Real Rate of Return.

More recently when the Fed raised rates bonds with low yields were devalued causing a loss for bonds and the 60/40 portfolio.



Because of poor bond performance, the average investor has moved 83% into stocks significantly increasing their risk to stock market loss.



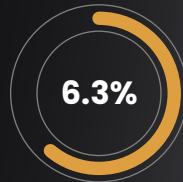
In retirement All-Stock portfolios can have increased risk of depletion during stock market declines.

Losses Increase your Risk of Depletion

Example of 100% Stock Portfolio:



\$1,000,000 in stocks- client withdraws \$50,000



Market loses 20%- \$800,000 withdraws \$50,000



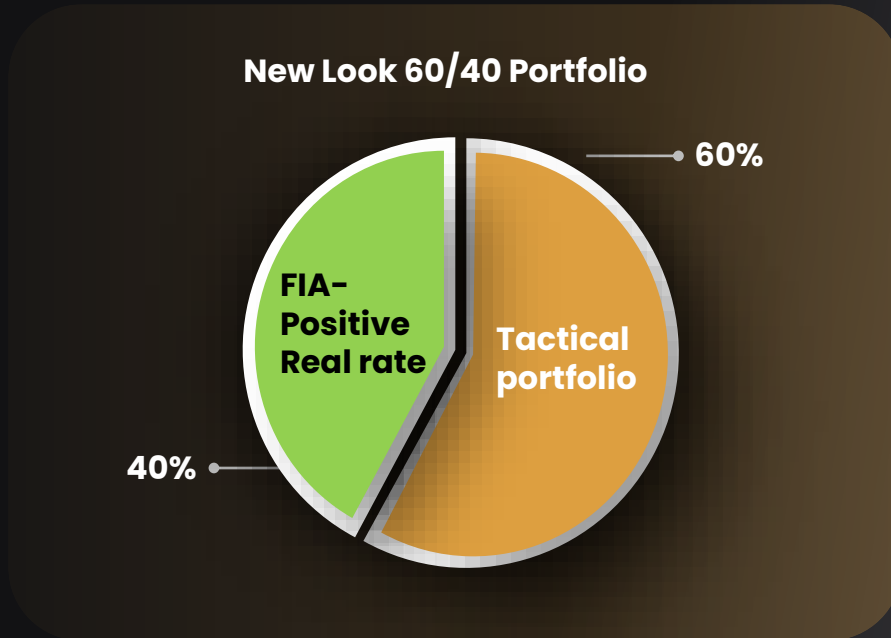
Market loses 50%- \$500,000 withdraws \$50,000



Large Market declines result in two options:

- Decrease withdrawals as cost of living increases or
- Increase the risk of running out in the future.

New 60/40 portfolio using the Fixed Indexed Annuity and Custom Equity Management



According to a Blackrock study in 2021, adding an Fixed Indexed Annuity(FIA) to a portfolio improved the portfolio return and reduced the risk vs. traditional 60/40 portfolios.

New index options in Fixed Indexed Annuities have highly competitive returns.



FIA annuities allow investors to stay invested in equities without the fear of market loss.



Because the FIA Annuity guarantees against negative stock market returns the risk of depleting your account is greatly reduced.



Because negative loss periods are eliminated the account has a significantly greater chance to outperform inflation and produce a **positive real rate of return**.



Clients have the option to add a rider guaranteeing your income will never run out.



Let us show you how it can work for your retirement needs.

Investment Advisory Services are offered through Odiorne Point Asset Management, LLC, a registered investment adviser. Insurance products and services are offered and sold through individually licensed and appointed agents in all appropriate jurisdictions.

Licensed Insurance Professional. Investing involves risk, including the possible loss of principal. Insurance Company products are backed by the financial strength and claims paying ability of the issuing company. We are not affiliated with any government agency.