



Live streaming at 10:00 PST on Tuesday, June 23, 2020

FaceBook: : <https://www.facebook.com/AgeSageRoboAdvisor/videos/258852105186911/>

YouTube: <https://www.youtube.com/watch?v=7xX5kOkjERk>

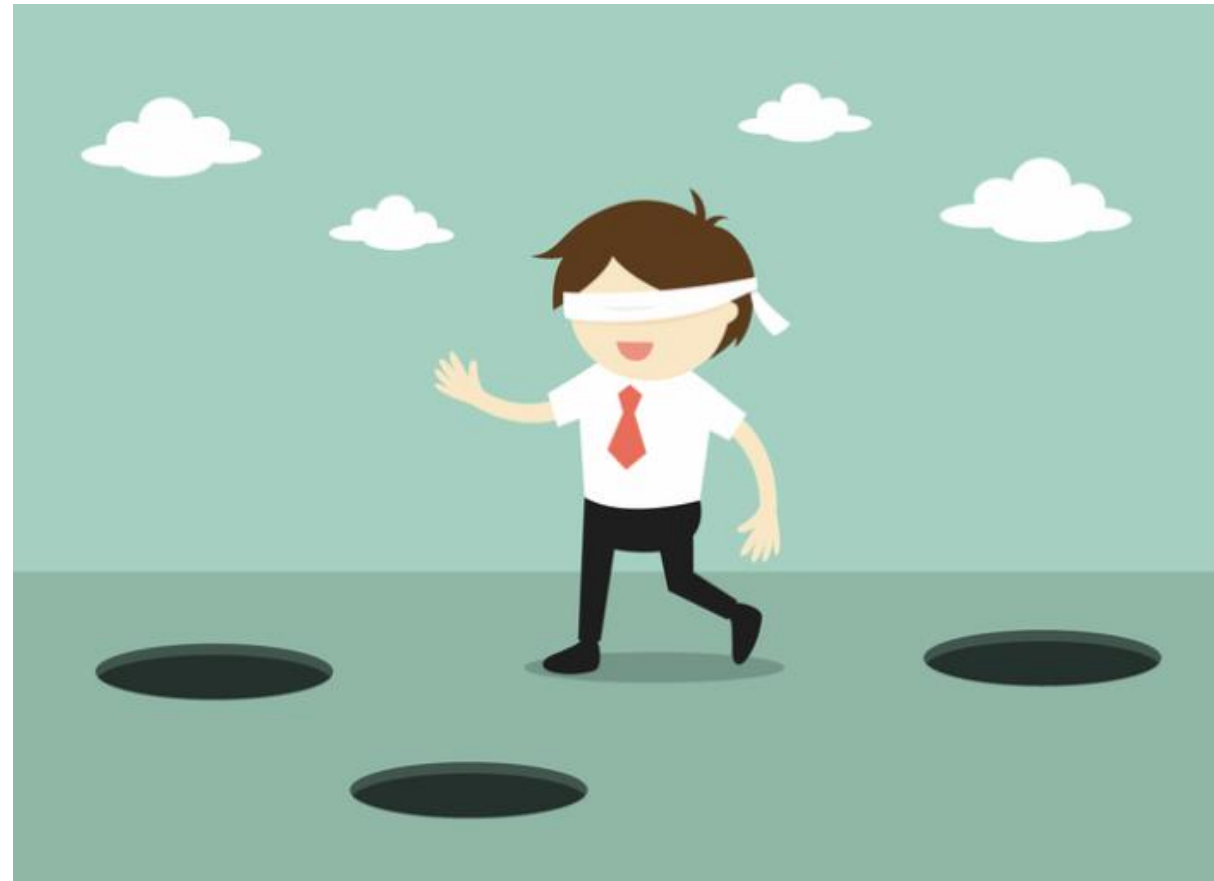
(Replays available anytime at same places)

“Staying the Course” can lead to disaster

Are you on the “ Right Course”? Most baby boomers are on a risky investment course that will lead to investment losses they cannot afford at this critical time in their lives. **60/40 stocks/bonds is not a safe course for baby boomers.**

Wall Street needs baby boomers to stay the (risky) course with their \$50 trillion. Don't be a sucker. **Change course now.**

Today's Baby Boomer Investing Show recaps our previous shows and warns baby boomers against taking the bad advice that is currently being promulgated, like “Stay the Course” and “Buy the Dip.”



COVID-19 Recession so Far: What Lies Ahead?

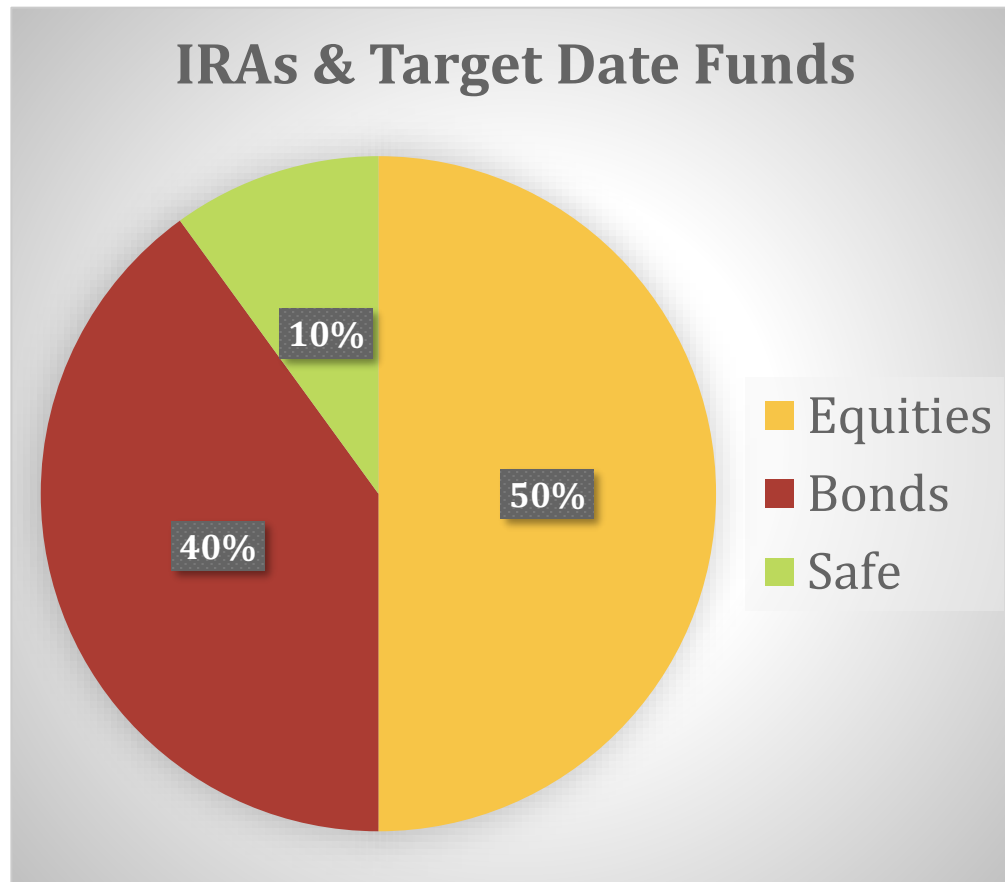
S&P 500



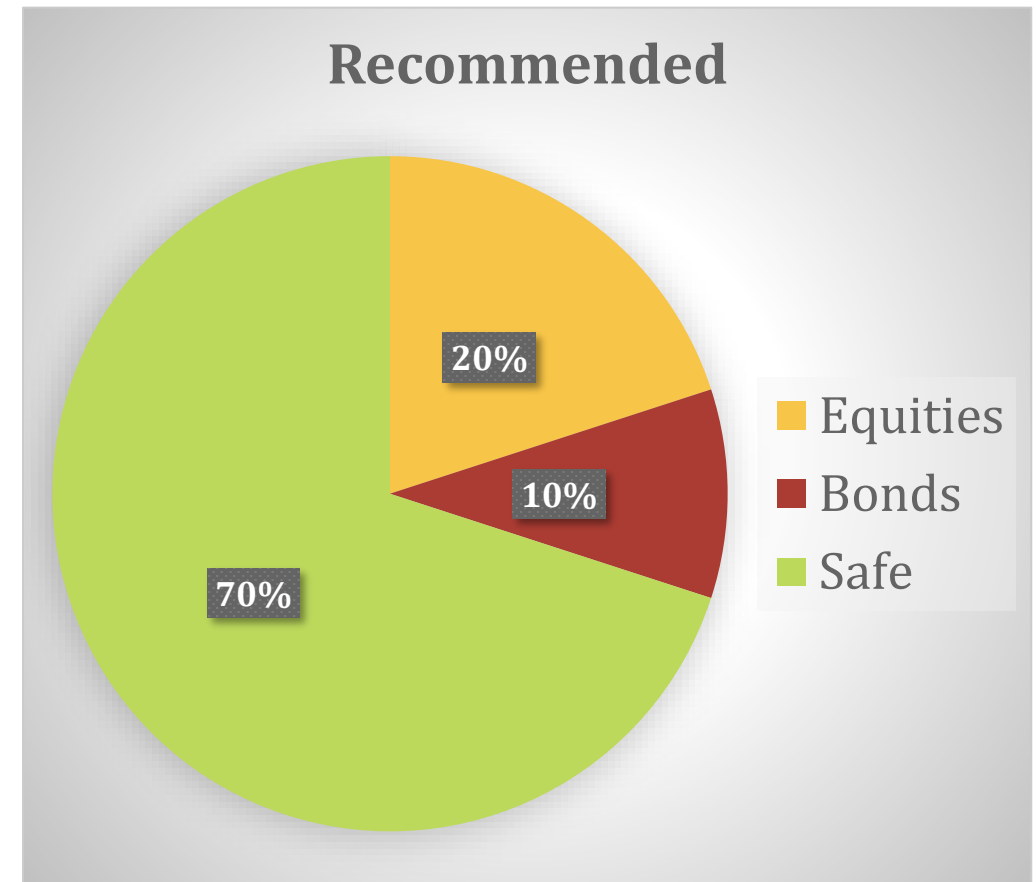
“Rebalancing” means buying stocks on the downturn and selling on the recovery

What Course Are You On?

Episode 3: 70 Years of Evolution in Investment Theory and Advisor Practices, and What Needs to Change for Boomers <https://www.youtube.com/watch?v=-D9S2xxp-TU>



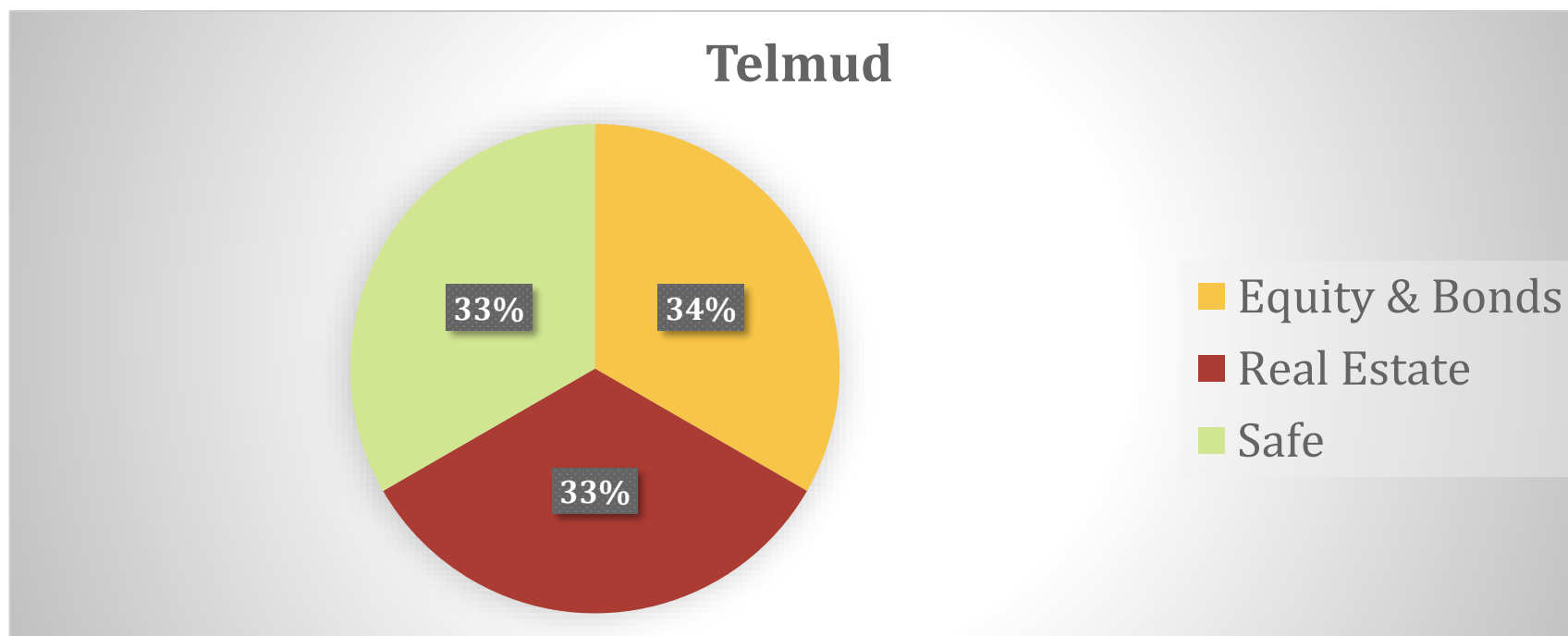
Lost 30% in 2008 and 15% in Q1 2020



Lost 5% in 2008 and 2% in Q1 2020

Another “Course” from the Bible (Telmud)

Let every man divide his money into three parts, and invest a third in land, a third in business and a third let him keep by him in reserve



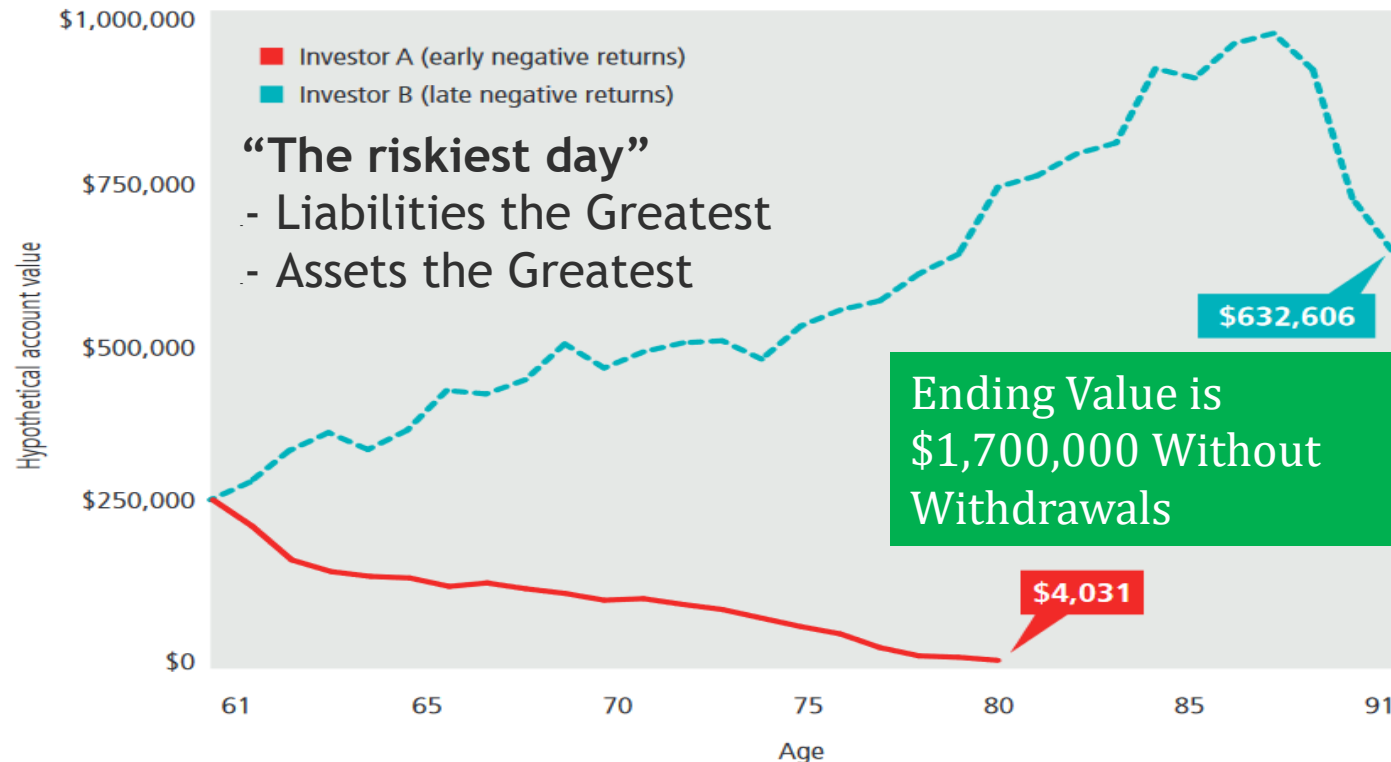
Why Baby Boomers Should Protect Their Savings



- They're in the "Risk Zone" when "Sequence of Return Risk" can devastate lifestyles.
- "Stay the Course" is based on the history of market recoveries, but recoveries can take a decade.
- Dangers lurk ahead making a market crash highly likely during this decade. COVID-19 is an example.

Sequence of Return Risk & “the riskiest day”

Losses in the “Risk Zone” can be life altering



This chart shows two 30-year income scenarios. The solid line shows a withdrawal plan that started off with three years of negative returns in a row. The dotted line represents a withdrawal plan with the negative years at the end. Both plans started with \$250,000 and both took out \$12,500 per year inflated by 3% for inflation. No other actions were taken to manage income withdrawals. Both plans had a 6.6% average annual rate of return on the underlying investment for the 30-year period.

Recovery from the Great Depression Took More Than a Decade

12 Hits

Start and End Date	% Price Decline	Length in Days	Start and End Date	% Price Decline	Length in Days
9/7/1929 - 11/13/1929	-44.67	67	6/15/1948 - 6/13/1949	-20.57	363
4/10/1930 - 12/16/1930	-44.29	250	8/2/1956 - 10/22/1957	-21.63	446
2/24/1931 - 6/2/1931	-32.86	98	12/12/1961 - 6/26/1962	-27.97	196
6/27/1931 - 10/5/1931	-43.10	100	2/9/1966 - 10/7/1966	-22.18	240
11/9/1931 - 6/1/1932	-61.81	205	11/29/1968 - 5/26/1970	-36.06	543
9/7/1932 - 2/27/1933	-40.6	173	1/11/1973 - 10/3/1974	-48.2	630
7/18/1933 - 10/21/1933	-29.75	95	11/28/1980 - 8/12/1982	-27.11	622
2/6/1934 - 3/14/1935	-31.81	401	8/25/1987 - 12/4/1987	-33.51	101
3/6/1937 - 3/31/1938	-54.50	390	3/24/2000 - 9/21/2001	-36.77	546
11/9/1938 - 4/8/1939	-26.18	150	1/4/2002 - 10/9/2002	-33.75	278
10/25/1939 - 6/10/1940	-31.95	229	10/9/2007 - 11/20/2008	-51.93	408
11/9/1940 - 4/28/1942	-34.47	535	1/6/2009 - 3/9/2009	-27.62	62
5/29/1946 - 5/17/1947	-28.78	353	Average	-35.68	299

Source: Hartford Funds



Episode 6: Controlling the Financial Damage from COVID-19

<https://www.youtube.com/watch?v=WncE5jtTaB4>

This time really is different.

There's never been 78 million people (Baby Boomers) all in the Risk Zone at the same time.

There are more threats ahead, beyond Covid-19



COVID-19



Stock & Bond Market Bubbles
Real Estate



Per Capita World Debt is \$200,000



North Korea and Iran



China, Europe, etc.



Hyperinflation

Social Security & Medicare Going Bankrupt



Episode 2: Ten Reasons Baby Boomers Need to Invest More Safely

<https://www.youtube.com/watch?v=vb44OnTumyw&t=51s>

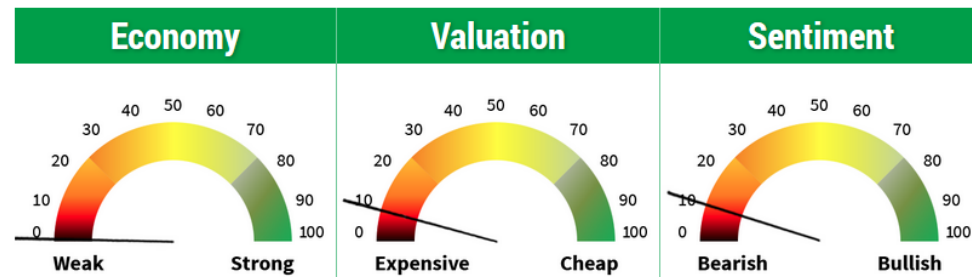
Economy is in Recession

Capital Market Indicators for June 8

Jun 8, 2020 / By Capital Market Consultants, Inc.

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While the economy remains in recessionary territory, the S&P 500 is up 39.3% since its March 23 low, its strongest 50-day move since at least 1952.



- GDP declined 5% in 1st quarter of 2020. Second quarter decline is estimated to exceed 15%.
- Recession is defined as a decrease greater than 10%.
- The stock market continues to get more and more expensive. It has disconnected from the economy.

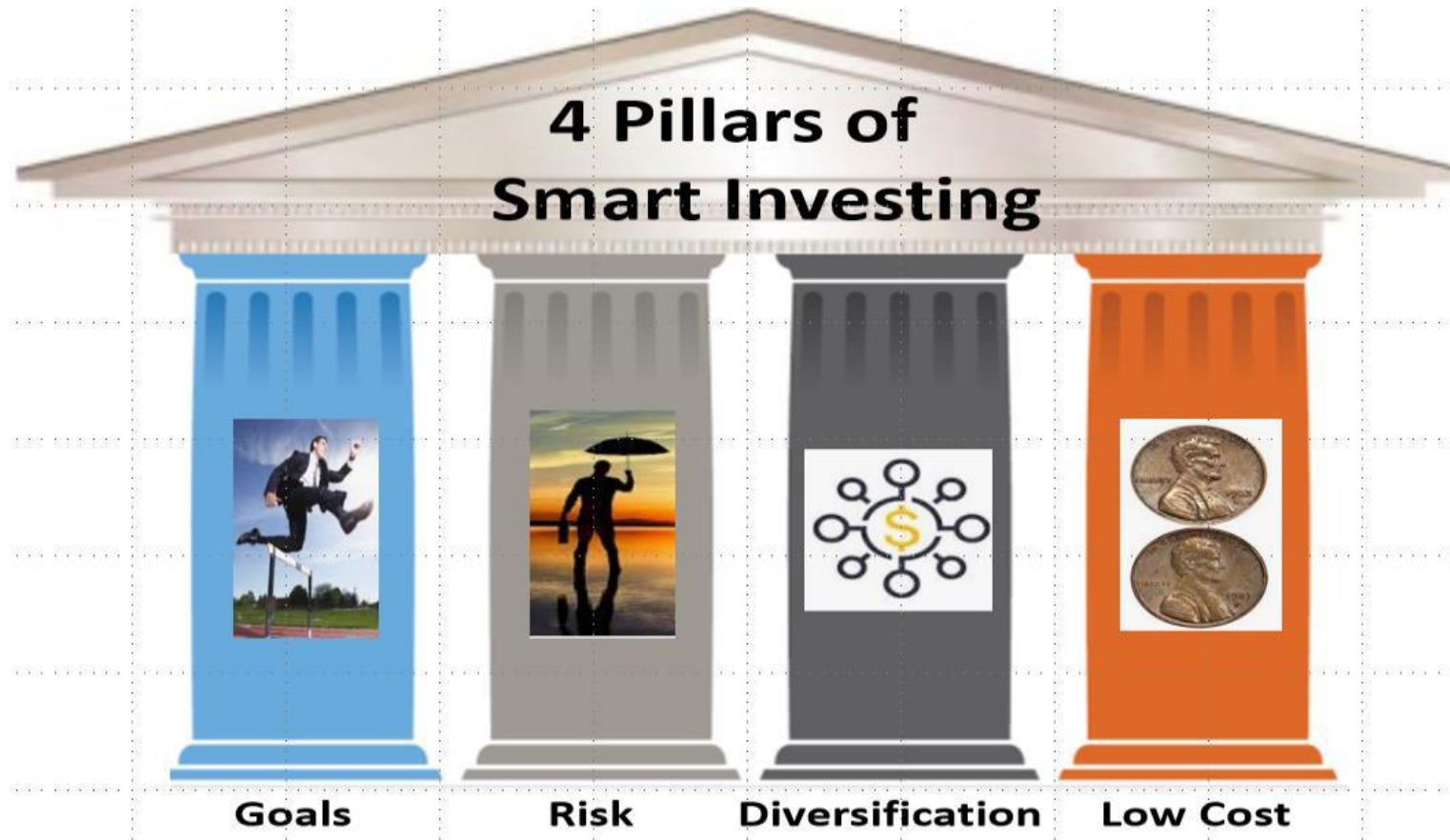
Why the stock
market keeps
going up

Hopium

for that Stupendous
Stock Market High



Be Smart



Protection of lifetime savings should be the **primary goal** for baby boomers at this critical time in their lives. **Low risk** is the best strategy.

Episode 1: Smart Investing:

https://www.youtube.com/watch?v=wXdR_zWXk48&t=15s

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 - ▶ Watch our “[Baby Boomer Investing Shows](#)” every other Tuesday
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 - ▶ Contact Ron Surz Ron@PPCA-Inc.com