

15 Financial Education Videos for Baby Boomers and Their Advisors

- Covid-19 has stricken both the health and wealth of baby boomers.
- Most baby boomers struggle financially and lack financial education.
- Most baby boomers are exposed to excessive investment risk because they are getting bad advice,

We are concerned that our fellow baby boomers are unaware that at this time in their lives their primary investment objective should be to protect their lifetime savings. Most baby boomers are taking too much investment risk due to the fact that they are letting others make this decision for them. They're getting bad advice, typically 60/40 equities/bonds. Please listen to [this Podcast](#) from Seeking Alpha editor Gil Weinreich.

It is not too late to reduce risk, although threats like the Covid-19 could do it for you, reducing equity exposure at an awfully expensive price. Even if you're in the minority who is protecting your savings, you'll still enjoy most of our shows. They're outlined in the following. Watch a few and see what you think. You'll be glad you did

The Baby Boomer Investing Show

In February 2020 we launched the Baby Boomer Investing Show to educate baby boomers aired live every other Tuesday at 10:00 PST. For example, we warned viewers about Covid-19 weeks before it was recognized as a pandemic.



“Save and Protect” is the mantra of the show. Here’s what we’ve discussed so far:

Episode 1: Smart Do-it-yourself Investing:

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



Saving enough is the most important thing an investor can do. Then keeping it is the second most important thing. The 4 pillars of smart investing guide investors to achieving their goals. If you’re using an advisor, you need to trust but verify that the 4 pillars are still standing.

We provide a [Smart Investing InfoGraphic](#) for a quick overview.

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

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



Even if your investment outlook is good, baby boomers should be no more than 30% in equities at this time because they cannot afford significant losses. Dangers lurk ahead that could ruin lifestyles for the rest of your life.

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=-D9S2xyp-TU>



In the old days advisors sought to get their clients to take the most risk they could tolerate – “risk tolerance” meant maximum risk. This evolved into limiting risk to what is required to achieve objectives, but the evolution is incomplete. 60/40 stocks/bonds remains the pat solution, but it is too risky for most baby boomers

Episode 4: The Scandal in Retirement Savings Plans

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



Most baby boomers are relying on others to make an investment risk decision for them. This decision has been wrong for reasons we explain. Boomers need to take back control of this very important decision.

Episode 5: Medicare and the Coronavirus, with guest Gwynn Sharick-Elbertson

<https://www.youtube.com/watch?v=pejNr9wLZws>



Special coverage extensions have been put in place that all Medicare participants need to know and understand. Don't put off medical treatment. Good chance you won't have to pay.

Episode 6: Controlling the Financial Damage from COVID-19

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



This market crash was just beginning at the time of our show. Baby boomers were just beginning to be hurt. There are lessons to be learned that we failed to learn from the 2008 crash. Boomers are not protecting themselves. Do you know why?

Episode 7: Reverse Mortgages with guest Toney Sebra

be: <https://www.youtube.com/watch?v=SywshvixHp0>



Before you sell your house to bank your equity, consider the alternative of a reverse mortgage. You can “spend” your equity without the hassle and expense of selling it.

Episode 8: LifePath Investing and COVID-19

<https://www.youtube.com/watch?v=j6hEaCskNxU>

A Warning to Baby Boomers: Investment Risks are Too High & Rewards Too Low

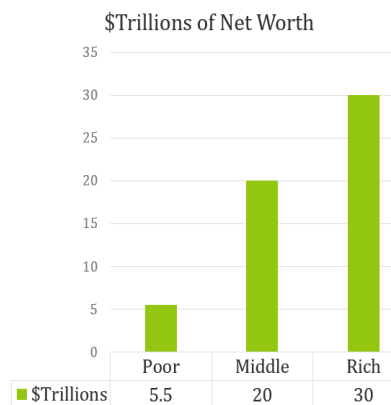
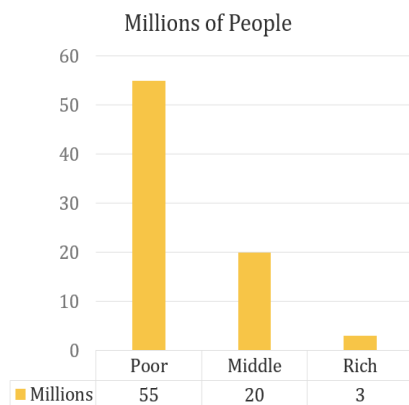


Baby boomers are living on the edge when it comes to investment risk. COVID-19 increases that risk and could push boomers over the edge

Episode 9: How Will Baby Boomers Afford Retirement

<https://www.youtube.com/watch?v=gzCrixwdx38>

Boomer Demographic



55 million baby boomers will struggle through retirement financially. The other 23 million also face challenges

Episode 10: Getting a Job with “The Hired Guy” Al Smith

<https://www.youtube.com/watch?v=zSsfJIT0JEE>



Overcoming ageism with savvy and experience.

Episode 11: "Stay the Course" Only if it is the Right Course

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



Most baby boomers should change course and move to protect their lifetime savings.

Episode 12: Smart spending with guest Steve Zuschin of LifeYield

<https://www.youtube.com/watch?v=ZAwugkP8KD8>

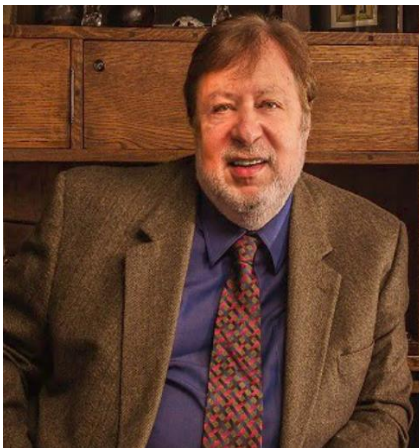
SMART-HOUSEHOLDING



You've saved all your life just for this: to spend it in retirement. But if you're not careful you could waste some of your savings on unnecessary taxes and other mistakes

Episode 13: An Interview with Larry Siegel, brilliant researcher, author, and friend

<https://youtu.be/vNnIHdwwcMc>



Larry describes the many ways that humanity has benefitted from technology through the years, and what the future is likely to hold. We are lucky we were born recently. Larry wrote the book "[Fewer, Richer, Greener.](#)" We also discuss Federal interventions to fend off recessions and the likelihood of inflation.

Episode 14: Maximizing Social Security with Elaine Floyd CFP, author and teacher

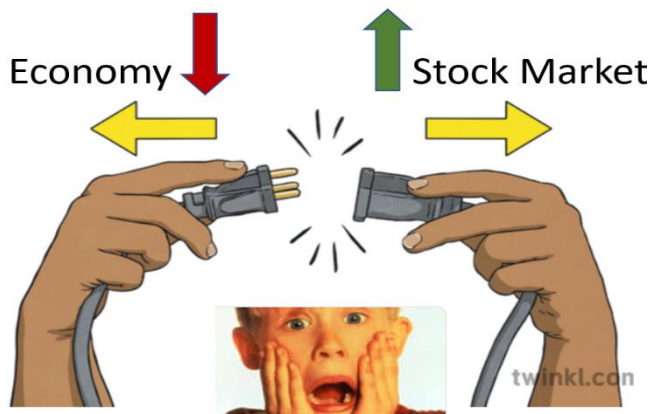
https://www.youtube.com/watch?v=Zi5PIj_1RO8



Lifetime benefits can exceed \$1 million. Learn when and how to claim your benefits to get the most, especially spousal and survivor benefits. 75% of baby boomers (55 million people) are living mostly on Social Security.

Episode 15: The Stock Market Will Reconnect With the Economy. Then What?

<https://www.youtube.com/watch?v=cC2F32Zn4Jw>



The current disconnect between the stock market and the economy cannot last. In this show we discuss how the reconnect will happen and what the long term consequences will be. The effects of the pandemic will continue long after a vaccine is discovered.

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The Future

We'll be broadcasting live every other Tuesday at 10:00 PST. If you watch live on FaceBook, you can ask questions and make comments, but the replays are available at the same places.

Other shows we are planning include financial literacy, physical and financial wellness, and [Saving Enough](#).

Ron Surz is CEO of [Target Date Solutions](#), [Age Sage](#), [GlidePath Wealth Management](#), and co-host of the *Baby Boomer Investing Show* that you can binge watch on [Patreon](#).