

Singer Wealth



Novice Investors Crush Top Money Managers

Over the last ten years, through late June, the S&P 500 has averaged about 13% per year. If you are an index investor your large cap blend indexes would have performed in a similar manner.

If you tried to beat the index by selecting one of the thousands of large cap blend actively managed mutual funds, you might have done better earning 15% to 16% per year if you were lucky enough to buy and hold a top 10% fund for the last 10 years or you might have only made 6% to 8% if you were unlucky enough to purchase a bottom 10% performer. In summary, attempting to beat the market through the selection of professional management resulted in a range of 50% underperformance to 23% outperformance.

The average large cap blend fund trailed the S&P 500 by about a half a percent per year. Any money manager that earned 20% more per year than the S&P 500 for a decade (13% vs 16%), would be considered a rock star and envied by their peers. The problem is that no one knows which money manager is going to be the rockstar for the next ten years.

However, anyone can use a structured note to beat the market by over 100% over the next decade on a contractually guaranteed basis. That is correct, there are strategies available that will more than double the returns of the S&P 500 excess return futures index (SPXFP). This index is highly correlated to the S&P 500 index.

For the last five years, which ended in August, SPXFP averaged 12.71% compared to 13.94% for the S&P 500. However, if your structured note provided 200% leverage you would have averaged over 25% per year. Additionally, many structured growth notes offered by banks like JP Morgan, Citibank, and Goldman Sachs also provide downside protection in addition to upside leverage. For long-term investors it may not make sense to settle for market returns when you can get twice the returns of the market with less investment risk.

Have you heard about our Vision Quest Process? Watch the video below to learn more!

Singer Wealth

www.singerwealth.com

561.998.9985



We are committed to helping you achieve your financial goals. Please feel free to contact us with any questions, comments, or a more in-depth discussion.

Sincerely,
Keith Singer

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