

Singer Wealth



Retiree's Biggest Threat

If you are in or near retirement and your money is in the stock market, you have probably made some assumptions about how the stock market is going to perform over the next decade. You may be modeling in a return of 8-9% on your portfolio which is in line with the long-term averages for stocks. Perhaps you want to be conservative and assume a 6 to 7% return on your portfolio in case the stock market doesn't do as well as the historical averages.

The problem is that the stock market has a much bigger variance of returns than 1 or 2% per decade. Over the last decade the S&P 500 has averaged about 13% per year. That is an exceptional decade. However, there are decades where the stock market has had negative returns.

Between 1900-1921 the stock market was down 70% adjusted for inflation. Between 1929 and 1949 and between 1966 to 1982 the stock market was down 60% adjusted for inflation and most recently between 2000-2008 the stock market was down 40% adjusted for inflation. If you are relying on the stock market to fund your retirement and produce income during retirement, there is an enormous risk that we could get a bad decade or a bad 15 years.

If you have your money in the stock market, you are counting on stocks beating inflation. The reality is stocks could absolutely beat inflation by a wide margin if we get a decade like we just had, or stocks could get crushed by inflation if we get a decade like the ones that I just mentioned.

If a bad decade in the stock market would put your retirement in jeopardy, then you should consider using alternative investments that can do well even if we get a bad decade in the stock market. Investments like private mortgages, private credit, structured income notes, and certain annuities can all average above an 8% return even if the stock market has a bad decade.

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

Singer Wealth
1515 S Federal Highway Suite 302
Boca Raton, FL 33432
(561) 998-9985
www.singerwealth.com

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Singer Wealth | 1515 S Federal Hwy Suite 302 | Boca Raton, FL 33432 US

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