

# Singer Wealth



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## Hedging Against Investment Losses

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In today's market landscape, where volatility can erode investor confidence and principal protection is paramount, Defined Outcome ETFs and Structured Notes have emerged as powerful tools for investors seeking to manage risk while still pursuing meaningful returns.

Defined Outcome ETFs are designed to provide investors with a preset range of potential returns, including a defined level of downside protection, over a specified period—typically one year. These ETFs utilize options strategies to hedge against losses, often providing 10-15% annual downside protection. For conservative investors or those nearing retirement, this means they can stay invested in equity markets without absorbing the full impact of market drawdowns. For example, an investor might use a Defined Outcome ETF that tracks the S&P 500 with a 15% downside buffer and a 14% upside cap. If the market falls 15% or less, the investor loses nothing; if it gains, the investor captures all annual gains up to 14%. This hedge can provide much needed certainty and predictability to a retiree's portfolio.

Structured notes are hybrid debt securities like bonds, issued by major U.S. banks that combine traditional bond characteristics with derivatives to offer customized exposure to an index or basket of stocks. They can be designed with principal protection, partial downside buffers, or leveraged upside participation, depending on an investor's needs and objectives. For instance, a structured note might offer 100% principal protection while allowing an investor to participate in the gains of the S&P 500 or the Nasdaq 100. Alternatively, an investor might choose a note offering a 40% barrier against losses that pays an annual coupon of 9-11%.

By incorporating Defined Outcome ETFs and Structured Notes into a diversified portfolio, investors can potentially smooth returns, reduce volatility, and better align risk exposure with personal goals. These strategies are particularly attractive to high-net-worth investors seeking to preserve wealth without sacrificing growth. When used strategically, they represent a sophisticated approach to investing in uncertain times—balancing protection and performance in a way that traditional assets often cannot.

For a free report on Structured Notes text the word LEARN to (954)462-3300.

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

# Singer Wealth

[www.singerwealth.com](http://www.singerwealth.com)

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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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