

Singer *Wealth*



Predictable Returns

When it comes to retirement planning, predictability of investment returns is paramount. If you are depending on your investments to appreciate for a successful retirement plan that is tenuous because the stock market is neither reliable nor predictable. It is entirely predicated on how well the economy is doing.

For retirees, the next five years are critical, and no one has any idea how the stock market will perform over that time. It could be amazing, or it could be disastrous. Earlier this month I attended a conference at Goldman Sachs and their analysts were very pessimistic.

Goldman Sachs' equity strategy team recently predicted a 3% annual return for the next decade, significantly below the 13% annual gains from the last 10 years. Goldman warns that recent returns have been driven by a small number of stocks, led by companies like Apple, Nvidia, and Alphabet. The report emphasizes that it is difficult for any firm to sustain high levels of sales growth and profit margins over extended periods.

JPMorgan recently predicted a 6 percent annual return for the S&P 500 over the next decade, citing similar concerns about high valuations and persistent inflation linked to significant fiscal spending. Given this information, I called my trader and asked him to call the major banks and ask them to price a structured note that would allow our clients to make a very good return over the next five years even if the stock market didn't perform that well.

JPMorgan agreed to create a note for us that tracked the S&P 500 excess return futures index that would protect our clients from an underperforming 5 years. Over the next five years, investors will make the full returns of the index but if the index is positive by at least 1%, investors will make at least 66% over the next five years. If the index is negative but not down more than 30%, investors will lose nothing. This will allow our clients to have more predictability in their retirement plan even if the next five years aren't that great.

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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