

Singer Wealth



Sometimes Stocks Go Down

Q1 was a rough quarter. The S&P 500 finished down roughly five percent. The Magnificent Seven dropped over twelve percent as a group. Tesla. Nvidia. Apple. Meta. Investors with heavy concentration in these names felt every point of that decline, often without realizing how exposed they were through their index funds.

Corrections of ten percent or more happen in roughly two out of every three years. Even in strong years, the average intra-year drawdown is around fourteen percent. Drawdowns are part of the deal. The question is not whether volatility will arrive. The question is how you are positioned when it does.

Most investors feel like they have two choices. Stay fully invested and take the risk. Or sit in cash and miss the growth. There is a third option. You can invest in equities with defined downside protection.

Defined outcome ETFs buffer the first 10 to 15 percent of losses while allowing participation in market gains up to a cap. In Q1, a fifteen percent buffer ETF investor likely felt insulated from the poor start of the year. That kind of stability is worth something, especially in retirement.

Principal protected notes guarantee your principal at maturity no matter what the market does over the term, while still giving you upside participation. For the investor who cannot afford to lose principal, this is a remarkable tool.

Dual directional notes let you profit whether the market goes up or down within a defined range. We can also build guardrails around individual stocks or indexes. Full participation in Tesla over three years with a 105 percent cap and a five percent maximum loss. Full returns on the S&P 500 Excess Returns Futures Index with a five percent maximum downside no matter what happens. You choose the investment you believe in. We build the guardrail around it.

These structures use derivatives that major banks have deployed at institutional scale for decades. The difference today is that they are accessible to almost any investor if they know where to look.

For a free report on structured notes, text NOTES to 954-462-3300.

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



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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