



RETIRE READY
WEALTH MANAGEMENT

THE RETIREMENT READINESS PLAYBOOK

When to Hold. When to Sell. When to Buy.

How disciplined investors take emotion out of the decision,
plus a 6-question self-check to see how your approach compares.

HOLD

Stay put when there's no signal

SELL

Act before losses compound

BUY

Invest when conditions signal

Presented by Retire Ready Financial Group | [610-727-1727](tel:610-727-1727) | www.RetireReadyFG.com

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INTRODUCTION

It isn't luck. It's a process.

Some investors always seem to be a step ahead. They hold steady when everyone else is panicking, trim before a slide gets worse, and put money to work while others are still waiting for the “all clear.”

It's tempting to assume they know something you don't. Usually, they don't. What they have is a disciplined, rules-based process that makes decisions **before** emotion gets a vote. When markets drop, the process doesn't panic. When markets surge, it doesn't chase.

This playbook walks through that way of thinking. In about ten minutes you'll learn:

- The four emotional habits that quietly cost investors the most
- Why a loss hurts more as retirement gets closer, with the simple math behind it
- How a rules-based process approaches the three decisions every investor faces: hold, sell and buy
- How Market Guard® applies a non-emotional, methodical, mathematical approach to those decisions
- Where you stand today, using a quick 6-question self-check

The goal isn't to predict the market. Nobody can do that consistently. The goal is to replace guesswork and gut reactions with a repeatable way of **knowing** what to do next, so your portfolio decisions line up with the retirement you're working toward.



PART 1

The most expensive habits in investing

Markets move on data. People move on feelings. Most costly mistakes come from four predictable reactions:

- | | |
|---------------------------------|--|
| 1. Panic selling | Selling after a big drop to make the pain stop. It feels safe, but it often turns a temporary decline into a permanent loss and leaves you on the sidelines for the rebound. |
| 2. Chasing | Buying whatever has already gone up the most because everyone is talking about it. Excitement usually peaks near the top, not the bottom. |
| 3. Freezing | Knowing something should change, but waiting “just a little longer.” Waiting too long to act can be as costly as acting in a panic. |
| 4. Trading the headlines | Letting the news cycle or a friend's tip drive decisions. Headlines are built to grab attention, not to fit your plan. |

The math of getting back to even

Losses and gains aren't symmetrical. The deeper the drop, the bigger the gain needed just to recover, which is why avoiding large, unnecessary losses matters so much.

If a portfolio falls by...	...it needs this gain to get back to even
10%	11%
20%	25%
30%	43%
40%	67%
50%	100%

Simple arithmetic, shown for illustration only. Figures rounded. Does not reflect any actual investment or Market Guard® portfolio.

PART 2

Why the stakes rise as retirement gets closer

A 25-year-old who takes a big loss has decades of saving and compounding to recover. Someone five years from retirement, or already drawing income, doesn't have that luxury. There's less time, and often less room, to make it back.

Withdrawals make it harder

When you're taking income from a portfolio during a downturn, you're selling at lower prices. Those dollars aren't there to participate in any recovery. Here's a simple hypothetical:

	Not withdrawing	Withdrawing \$25,000
Starting value	\$500,000	\$500,000
Market decline of 20%	\$400,000	\$400,000
After income withdrawal	\$400,000	\$375,000
Gain needed to return to \$500,000	25%	33%

Hypothetical example for illustration only. Not representative of any specific investment. Does not account for fees, taxes or subsequent market movement.

This is often called **sequence-of-returns risk**: the order in which gains and losses arrive matters most right around the time you retire. Two people can earn the same average return over 20 years and end up in very different places, simply because one hit a bad stretch early in retirement.

The takeaway: As retirement approaches, the cost of an emotional mistake goes up. Selling in a panic at the bottom, or waiting too long to reduce risk, can do lasting damage when there's less time to recover. That's exactly when a disciplined process earns its keep.

PART 3

The three decisions every investor faces

Every day your portfolio is effectively making one of three choices: hold, sell or buy. The difference between an emotional investor and a disciplined one is **what drives** that choice.

	Driven by emotion	Driven by a rules-based process
HOLD	"I'm nervous, but I don't know what else to do." Holding out of paralysis rather than conviction.	Each position is assessed. If there's no signal to buy or sell, the allocation stays put, and the analysis of current conditions supports that decision.
SELL	"Get me out!" after a big drop, or never selling because it would mean admitting a mistake.	When analysis points to a possibly opportune time to sell, the process determines how much to sell, in an effort to help protect against unnecessary losses and volatility.
BUY	"Everyone's making money on this." Buying after the run-up, or never buying because it never feels safe enough.	When conditions signal a possible opportunity, the process determines how much to invest, based on the data rather than the mood.

Notice two things

- **Hold is an active decision.** In a rules-based process, "do nothing" is a conclusion backed by analysis, not a default born of uncertainty.
- **It's not all-or-nothing.** A disciplined process doesn't just decide **whether** to act. It decides **how much**. That's very different from the emotional instinct to go all in or get all out.



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PART 4

How Market Guard® approaches it

Market Guard® provides investment signals and portfolio allocation recommendations for a wide range of model portfolios, built on proprietary methodologies. Every strategy follows the same philosophy:

NON-EMOTIONAL

Decisions follow signals, not headlines, fear or excitement.

METHODICAL

The same disciplined process is applied consistently, in rising and falling markets.

MATHEMATICAL

Quantitative analysis of market and price indicators drives each hold, sell or buy signal.

Different levels of activity for different investors

Not everyone wants the same amount of movement in their portfolio. Market Guard® model portfolios are available with three allocation approaches:

Static	Strategic allocation only, reviewed and rebalanced annually. Suited to tax-conscious investors who prefer a steady, long-term focus without short-term tactical shifts.
Target	Starts from the strategic allocation and tactically adjusts positions, typically between 50% and 100% of the strategic weights, aiming to capitalize on market opportunities.
Dynamic	The most active approach. Positions are adjusted between roughly 0% and 100% of the strategic weights based on technical and market price indicators.

The family of portfolios includes ETF and individual stock portfolios, sector rotation, emerging technology and an Income Portfolio designed for investors who prioritize steady monthly income and stability over growth.

Where your advisor fits in. Market Guard® supplies the signals and allocation recommendations. Your financial advisor is the one who gets to know your goals, timeline and comfort with risk, and determines whether and how a strategy fits your situation.

PART 5

Built around where you are

A disciplined process looks different depending on how close you are to needing the money. Find your stage, then jot down the questions you'd want answered.

STILL BUILDING**Retirement is 10+ years away**

A long-term, rules-based approach can help keep you disciplined through the ups and downs while your savings have time to grow.

Questions to bring to your walkthrough:

- ☐ Am I taking enough risk to reach my goal, or too much to stick with?
- ☐ What would my plan do in a sharp downturn, before it happens?

GETTING CLOSE**Retirement is within about 10 years**

Protecting what you've built starts to matter more. The goal is to manage volatility instead of reacting to it.

Questions to bring to your walkthrough:

- ☐ How much could my portfolio fall before my retirement date has to move?
- ☐ When and how should my approach shift as I get closer?

ALREADY RETIRED**Drawing income from your portfolio**

Unnecessary losses matter even more when you're withdrawing. Approaches designed with income and stability in mind, such as the Income Portfolio, may be worth exploring.

Questions to bring to your walkthrough:

- ☐ Is my income coming from a plan, or am I selling whatever's handy?
- ☐ What happens to my income if the market drops 20% next year?

PART 6

The 6-question self-check

Circle the answer that best describes you, then add up your points. There are no wrong answers. This is simply a snapshot of how much of your approach is driven by a process versus by emotion.

1. The last time the market dropped sharply, what did you do?

- ☐ Followed a plan I'd already set, and adjusted only if my rules called for it (2 pts)
- ☐ Worried, waited, and eventually made a change I wasn't sure about (1 pt)
- ☐ Sold, or badly wanted to sell, just to make the losses stop (0 pts)

2. Do you have specific rules for when you would sell an investment?

- ☐ Yes, clearly defined and written down (or built into how my portfolio is managed) (2 pts)
- ☐ I have a general idea, but nothing specific (1 pt)
- ☐ No, I decide in the moment (0 pts)

3. How do you usually decide when to buy?

- ☐ Based on defined criteria, regardless of how I feel that day (2 pts)
- ☐ When something looks cheap or someone I trust suggests it (1 pt)
- ☐ When I see what's been going up, or hear about it in the news (0 pts)

4. How often do market headlines change what you do with your investments?

- ☐ Rarely. I know what would actually trigger a change (2 pts)
- ☐ Sometimes, when the news gets loud enough (1 pt)
- ☐ Often. It's hard not to react (0 pts)

5. Do you know how much of a decline your portfolio could take before your retirement plans would have to change?

- ☐ Yes, I know roughly the number (2 pts)
- ☐ I have a vague sense (1 pt)
- ☐ No, I've never looked at it that way (0 pts)

6. Has your investment approach changed (or do you have a plan for how it will change) as retirement gets closer?

- ☐ Yes, deliberately, with less room for large losses as I get closer (2 pts)
- ☐ Somewhat, but not with a clear plan (1 pt)
- ☐ No, I invest the same way I always have (0 pts)

My total score: _____ / 12

YOUR RESULTS

What your score means

10–12

points

Process-driven

You already think like a disciplined investor. The next question is whether the process behind your portfolio is as rigorous as your mindset, and whether it's set up for where you are in retirement.

6–9

points

Partly on autopilot, partly on instinct

You have some structure, but there are moments when emotion is still making the call, often the most expensive moments. Filling those gaps with clear rules could make a real difference.

0–5

points

Emotion in the driver's seat

You're not alone. Most investors react to markets rather than following a plan. The good news: this is the most fixable problem in investing, and a rules-based approach is built for exactly this.

Book your free 15-minute walkthrough

Whatever your score, the fastest way to see how this applies to you is a quick conversation. Bring your self-check and the questions from Part 5. We'll look at how your current approach handles the hold, sell and buy decisions, and what a rules-based process could look like for your retirement timeline.

15 minutes. No pressure. No obligation.

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