RETIRE READY
FINANCIAL GROUP



A PLAIN-ENGLISH GUIDE FOR RETIREES AND PRE-RETIREES

Level the *Playing* Field

Why smart people make emotional money decisions, why it costs more after 60, and how disciplined retirees take emotion out of when to hold, sell and buy.

Presented by
Retire Ready Financial Group



INTRODUCTION

How do *they* always win?

Some retirees always seem a step ahead. They hold steady when everyone else panics, trim before a slide gets worse, and put money to work while others wait for the "all clear." It isn't luck, and they don't know something you don't. They have a process that makes decisions *before* emotion gets a vote.

"How'd they know that was going to happen?"
"They're still going on that cruise in this economy?"

This guide is mostly about **you**: the instincts that drive money decisions, what they cost, and how to see where you stand. In about ten minutes:

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PART 1

Why smart people make emotional money decisions

Feeling nervous about money isn't a character flaw. It's wiring. The same instincts that keep us safe in everyday life tend to work against us when markets move. Four show up again and again:

Loss aversion

Research suggests a loss feels roughly twice as painful as an equal gain feels good.

In practice: doing almost anything to make the pain stop, including selling at the bottom.

Recency bias

We assume whatever just happened will keep happening.

In practice: feeling invincible after a good year, and certain a crash is coming after a bad month.

Herd instinct

When everyone runs one direction, standing still feels dangerous.

In practice: buying what's all over the news, or selling because friends and neighbors did.

Anchoring

We fix on a number, like what we paid or our account's highest balance.

In practice: "I'll sell once it gets back to even," while a small loss grows.

The fix isn't more willpower. It's a process that makes the decision *before* the emotion shows up.

Even seasoned investors feel these pulls. The disciplined ones simply don't let them make the call.

PART 2

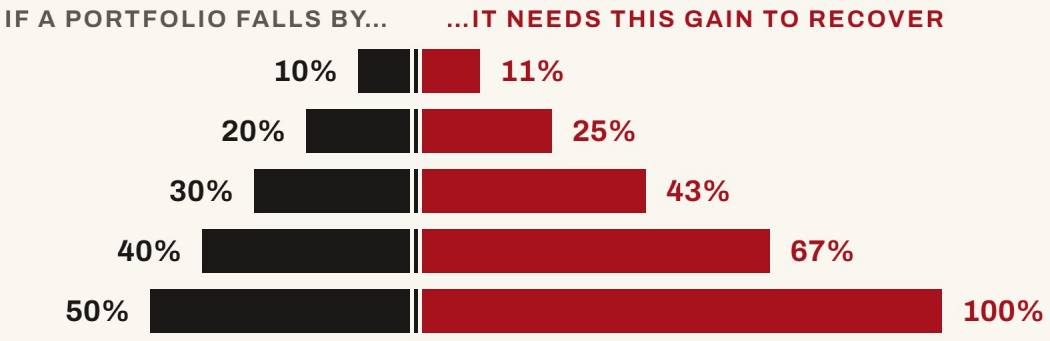
The four most expensive habits

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

THE HABIT	WHAT IT SOUNDS LIKE	WHAT IT CAN COST
Panic selling	*"I can't watch this go any lower."*	Turns a temporary drop into a permanent loss
Chasing	*"Everyone is making money on this."*	Buying near the top, when excitement usually peaks
Freezing	*"I'll wait just a little longer."*	Waiting too long can cost as much as acting in a panic
Trading the headlines	*"The news says a crash is coming."*	Decisions built around attention-grabbing news, not 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.



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

PART 3

Why the stakes rise after 60

A 35-year-old who takes a big loss has decades of saving and compounding to recover. Someone a few 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

Taking income during a downturn means selling at lower prices. Those dollars aren't there to take part in any recovery. A simple hypothetical:

	NOT WITHDRAWING	WITHDRAWING $25,000
Starting value	$500,000	$500,000
After a 20% market decline	$400,000	$400,000
After the income withdrawal	$400,000	$375,000
Gain needed to recover	**25%**	**33%**

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

This is called **sequence-of-returns risk**: the order in which gains and losses arrive matters most right around retirement. 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.

> After 60, the cost of an emotional mistake goes up. That's exactly when a disciplined process *earns its keep.*

PART 4

Hold, sell, buy: emotion versus process

Every portfolio is effectively making one of three choices at any moment. The difference between an emotional investor and a disciplined one is *what drives* that choice.

	DRIVEN BY EMOTION	DRIVEN BY A PROCESS
HOLD	*"I'm nervous, but I don't know what else to do."* Holding out of paralysis rather than conviction.	Each position is reviewed. With no signal to buy or sell, it stays put, and current conditions support that choice.
SELL	*"Get me out!"* Bailing 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 also decides **how much**.
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 decides **how much** to invest, based on data rather than mood.

Notice two things

Holding is a decision.

In a disciplined process, "do nothing" is a conclusion backed by analysis, not a default born of uncertainty.

It's not all or nothing.

A process decides *how much*, not just *whether*. That's very different from the urge to go all in or get all out.

PART 5

Where Market Guard® comes in

Market Guard® provides hold, sell and buy 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 process is applied in rising and falling markets alike.

MATHEMATICAL
Quantitative analysis of market and price indicators drives each signal.

Three levels of activity

Static	Strategic allocation only	Rebalanced annually. Suited to tax-conscious investors who want a steady, long-term focus.
Target	Typically 50% to 100%	Tactically adjusts positions within a moderate band of the strategic weights.
Dynamic	Roughly 0% to 100%	The most active approach, guided by technical and market price indicators.

The family also includes ETF and individual stock portfolios, sector rotation, emerging technology and an **Income Portfolio** for investors who put steady monthly income and stability ahead of growth.

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

PART 6

The 6-question self-check

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

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

- ◯ Followed a plan I'd already set (2 pts)
- ◯ Worried, waited, then made a change I wasn't sure about (1 pt)
- ◯ Sold, or badly wanted to, just to make it stop (0 pts)

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

- ◯ Yes, clearly defined or built into how my portfolio is managed (2 pts)
- ◯ A general idea, 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, whatever my mood (2 pts)
- ◯ When something looks cheap or someone I trust suggests it (1 pt)
- ◯ When it's been going up or I hear about it in the news (0 pts)

4. How often do 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 big a decline your portfolio could take before your retirement plans would 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 approach changed as retirement got closer, or since you retired?

- ◯ Yes, deliberately, with less room for large losses (2 pts)
- ◯ Somewhat, but without a clear plan (1 pt)
- ◯ No, I invest the same way I always have (0 pts)

My total score: _____ / 12

What it means: page 9 →

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 set up for this stage of life.

6–9 points

Partly process, partly instinct

You have some structure, but emotion still makes the call at times, often the most expensive times. Clear rules for those moments 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 follow a plan. The good news: this is one of the most fixable problems in investing.

Questions to bring to your consultation

Find your stage and check the questions you'd like answered.

GETTING CLOSE

Retirement is within about 10 years

- [ ] 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

- [ ] 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?

Whatever your score, the fastest way to see how this applies to you is a short conversation. Turn the page to book yours.

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YOUR NEXT MOVE

Start playing *their* game.

Book a complimentary, no-pressure 30-minute online consultation. We'll look at how your investments are managed today, how they support your retirement income, and whether a Market Guard® strategy makes sense for you.



Jim Cipriotti
Financial Advisor, AIF®
Retire Ready Financial Group

Book your 30-minute consultation or call **610-727-1727**

IMPORTANT DISCLOSURES

Investment advisory services are offered through Retire Ready Wealth Management, an SEC registered investment advisor. Insurance and annuities are offered through James V. Cipriotti, NPN #2083768.

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