

October 17, 2022

<<First Name>>,

This year is a total gut check for everyone.

Can you stomach the ups and downs (mostly downs) of bad markets and recessions?

It's not easy. And it's definitely not fun. Not for any of us.

Typically when your stocks take a beating, at least your bonds are a nice cushion to balance things out. Not this year. Bonds are getting beaten up too.

But inflation is high.

So for your money to keep pace with inflation, you've got to stay invested in the equity markets.

Sticking it out in times like these is what earns you the avg of 9% to 12% returns in the stock market.

If you're a seasoned investor with a high risk comfort level AND/OR you're under 55, you can stop reading now. Just stick to the first half of this email.

However, if you're over 55 and looking for more stability and downside protection for your investments, keep reading.

About \$300 Billion of investor's money will go into these strategies in this year alone.

Age 55 isn't an actual requirement, but it's kind of the age when we first consider the option to be a good fit. 60 and older is an even stronger case.

The current market environment has some unique factors to make this option much more attractive than normal because:

- Interest rates have risen quickly
- Inflation has risen quickly
- Bonds prices are down
- Cash levels are high
- Markets are volatile

Here's the scoop: You can invest with some protection to your principal if you're willing to commit a portion of your money to certain time frames, kind of like a CD, but with way higher upside potential than a CD.

Today, some of the best companies out there are offering a 20% immediate bonus credit to your investment for new deposits. Your principal value is protected, and growth and interest is tax-deferred. In my 20+ year professional investing career, I don't ever remember the offers being as good as they are right now.

If you use it right, it will become one of your favorite investments.

Once again, if you are under 55 or super comfortable with risk, this is definitely not for you.

This strategy option is NOT for everyone and do not act on this email without discussing it with a professional on our team. But I've been getting so many questions about it lately, whether in person, on LinkedIn, or people calling our office, that I figured it deserved its own email.

Whether you are a [PACIFIC CAPITAL](#) client already or not, if you fit the description and want to hear more about this, please respond to this email or call our office at 844-777-8777 during business hours and we can chat.

Sincerely,

Chad Willardson
HEALTH ADVISOR FOR ENTREPRENEURS

Certified Financial Fiduciary®

Jim ★★★★★

"I feel a great deal of confidence in the advice I receive and find their overall program of investments, retirement planning, insurance, as well as updating my family trust. I would give Pacific Capital my highest recommendation."



Schedule a Call