



*Growing and Protecting Your Net Worth*

## **THESE THREE STRATEGIES HELP GROW AND PROTECT YOUR PORTFOLIO:**

When we talk about financial planning, what we are actually planning for is your future. But how do you plan for something that is unknown and uncertain, and constantly changing? These strategies will help grow and protect your finances well into the future for your financial longevity.

### **I. Managing Future Market Uncertainty**

No single investment strategy can ever work perfectly all the time. As economic, business, and political circumstances change worldwide, so should your investment strategies. Your financial management needs to be flexible, constantly adapting so that you may take advantage of or avoid market situations that arise. It should also be comprehensive to take into account your complete financial picture and life goals. You will not be left “stranded” in a single strategy or static portfolio and told to wait for it to recover. We have a shield to protect you.

This shield uses *active risk management* to protect your portfolio by minimizing investment losses. The creative use of principal-protected products also helps to preserve your portfolio for future needs. You actually gain more, long term, by losing less.

### **II. Reduce Financial Loss From Life Events**

Insurance and other asset protection strategies protect your portfolio from being rapidly depleted by large expenses or loss of income caused by ordinary life events. Long Term Care represents one of the largest potential expenses in our future, but the financial risk can be greatly reduced. Proper long term care planning is as beneficial to family caregivers as it is for the person in need of care.

### **III. Tax and Estate Planning**

Taxes are another source of portfolio loss. Tax deferral can be achieved for most investment accounts, not only IRA's or 401k's, but also for non-qualified individual and joint accounts. Tax on gains from the sale of highly appreciated assets may also be deferred without needing to purchase another like-kind asset.

Estate plans and trusts should be updated as personal needs and regulations change. Assets in trusts and life insurance policies should not be ignored; they need to be managed for growth and protection like all your other accounts.

GrowthNet Solutions has no in-house investment or insurance products to promote. We provide unbiased, objective advice personalized to your unique situation and goals. Ethics and integrity are of the highest importance.

**Call Me To Demonstrate How These Strategies Can Help You!**