



Part 1: Post Covid-19 Shutdown Intensifies Investment Concerns

As I write this article, we're at nearly 15% unemployment, consumer spending fell at the fastest rate in 40 years, GDP had its worst drop in history, and our national debt increased by \$2.4 trillion due to the four Covid-19 stimulus packages. Despite all of this horrible economic news, the stock market had its best month in three decades. This was a complete disconnect from the reality of our economy's vital signs.

I have had concerns for my clients for years before the pandemic occurred, but last summer my team began accelerating additional protection planning such as:

Pre-Market Drop of 40% in 30 days:

- Firing static money managers and hiring proactive portfolio managers of both stock and bonds that had stellar historic performance through challenging economic times (2000 & 2008 for example), while also reducing stock exposure significantly within their overall asset allocation.
- Tangible precious metals, such as small denominations of

gold and silver.

- Principal protection planning for their "safe asset allocation" by utilizing fixed index annuities that have 100% downside protection from stock market down turns and lock-in all gains annually.
- Income protection planning; 100% protection from increased income taxes as well as stock market risk.

Post-Market Drop of 40% in 30 days:

- Moving some of the bond holdings into discounted stocks as well as some Covid-19 research testing companies.
- Purchased Energy Exchange Traded Funds (ETF's) with 5-10% of bonds since crude oil tanked. Also purchased Covid-19 testing stocks.
- More of the Pre-Market Drop, as depicted above, as we take profits and prepare for another down-draft.

- Time to further explore cryptocurrency for a small allocation as well. Currently over 160 companies are using it, including at least 20 major companies such as Microsoft, BMW, Whole Foods, Lowes, and Starbucks.

Although volatility presents opportunities, I want to avoid big losses, because the older you are the less time you have to recover from losses. Oftentimes clients believe a loss of 50% only requires a 50% gain to break even when in fact it actually requires a 100% gain just to get back to where you started! In the next several articles I'll go into more detail about some of the strategies I've implemented for my clients pre-Covid-19 as well as post-Covid-19.

Rich Groff II, CFP is a 3rd Generation Certified Financial Planner and resident of over 3 years on Flathead Lake, with offices in Polson (across from PureWest Realty on the lake) and Peoria, AZ serving wealthy clients throughout the country since 1989. Refer to RichGroff.com for client minimum. He offers an initial 30-minute complimentary strategy conversation and then will outline, in a consulting agreement, those areas most important to you before a retainer fee is accepted. Unlike an attorney, he guarantees a value of at least 10-fold in the first year alone! Any questions or inquiries can be directed to him: Rich@TheMoneyMD.com or call 1-888-858-4996.

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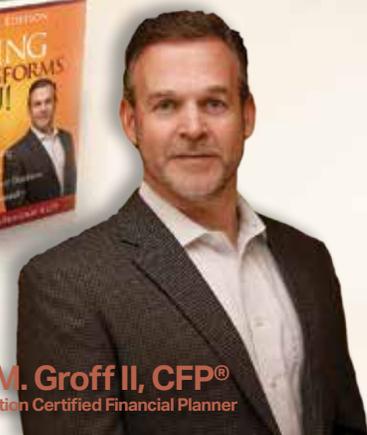
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