
HUGHES FINANCIAL SERVICES, LLC
SAVVY INVESTMENT STRATEGIES
IN A BEAR MARKET

OUR SPEAKERS

SCOTT HUGHES, CFP®, MBA

Managing Partner
& Financial Advisor

PATRICK HUGHES, CFP®

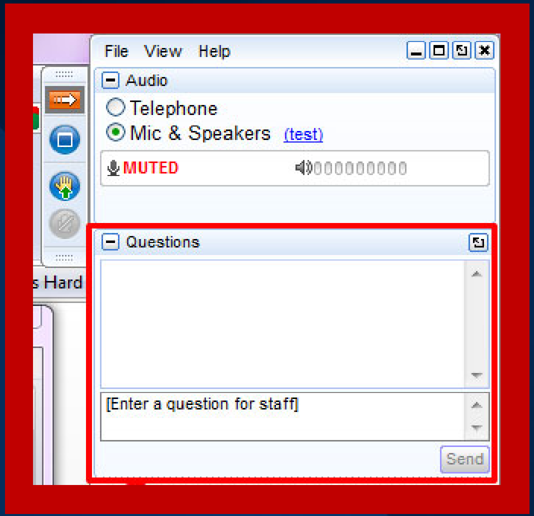
Managing Partner
& Financial Advisor

BERKELEY MEREDITH, CFP®, CDFA®, CPWA®

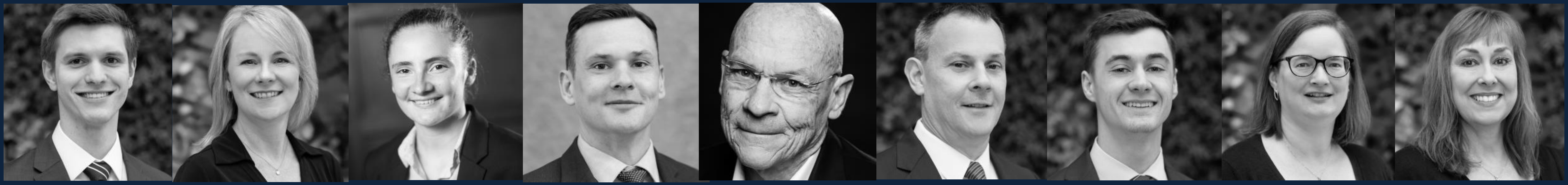
Financial Advisor

Q&A

HAVE QUESTIONS?



ABOUT HUGHES FINANCIAL SERVICES



RIA

Independent Registered Investment Advisor

Comprehensive financial planning and wealth management

Fiduciary

Professional certifications, licenses, and continuing education

Over 100 years combined advisor experience

5 KEY AREAS OF FINANCIAL PLANNING

HUGHES FINANCIAL SERVICES, LLC

Stock Market Performance

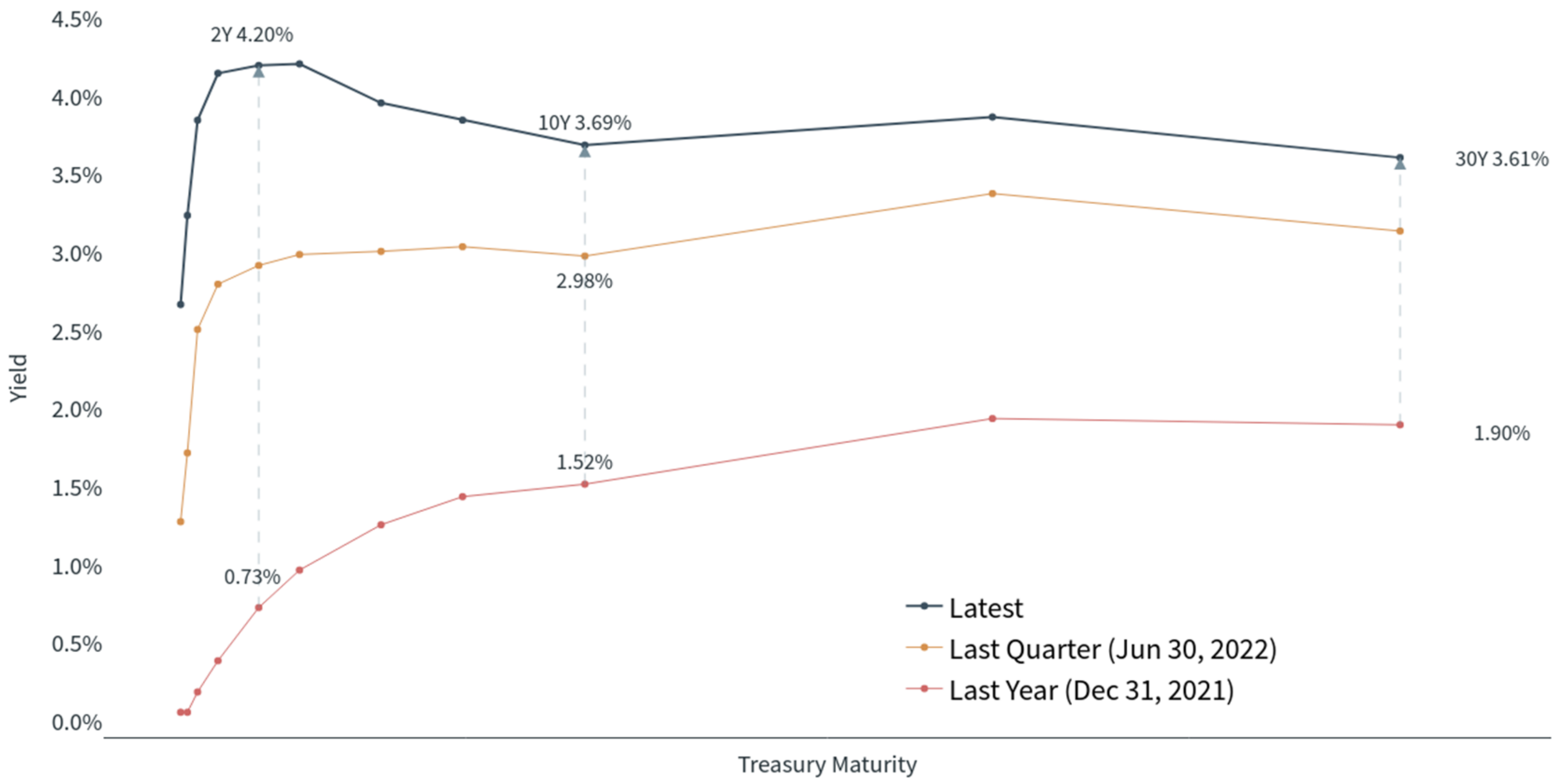
S&P 500 Index, recent period

Latest data point is Sep 23, 2022

Source: Standard & Poor's

Treasury Yield Curve

The shape of the U.S. Treasury curve last year versus today



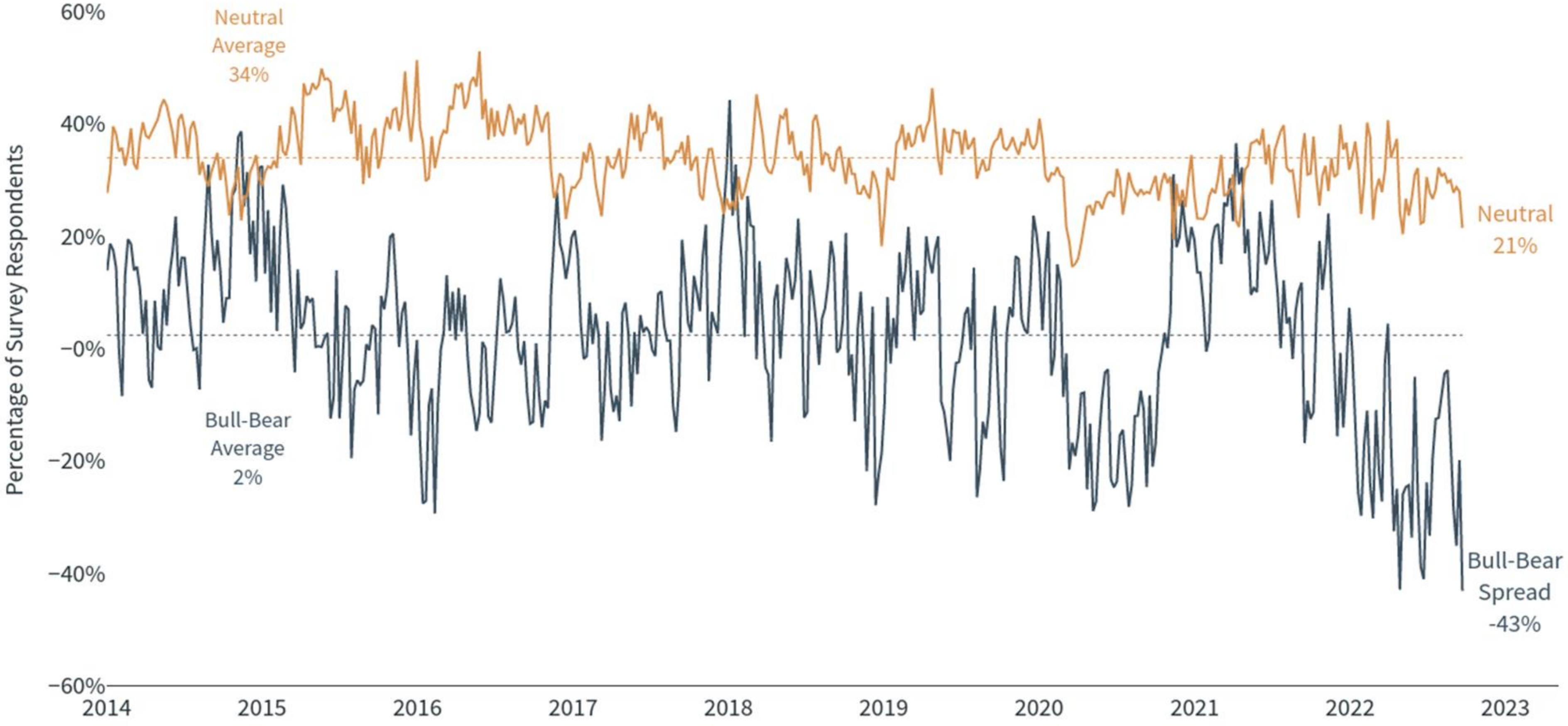
Latest data point is Sep 23, 2022

Source: Federal Reserve

HUGHES FINANCIAL SERVICES, LLC

Investor Sentiment

AAII Investor Sentiment Survey



Latest data point is Sep 22, 2022

Highest Bearish Sentiment

70%

On 3/5/2009

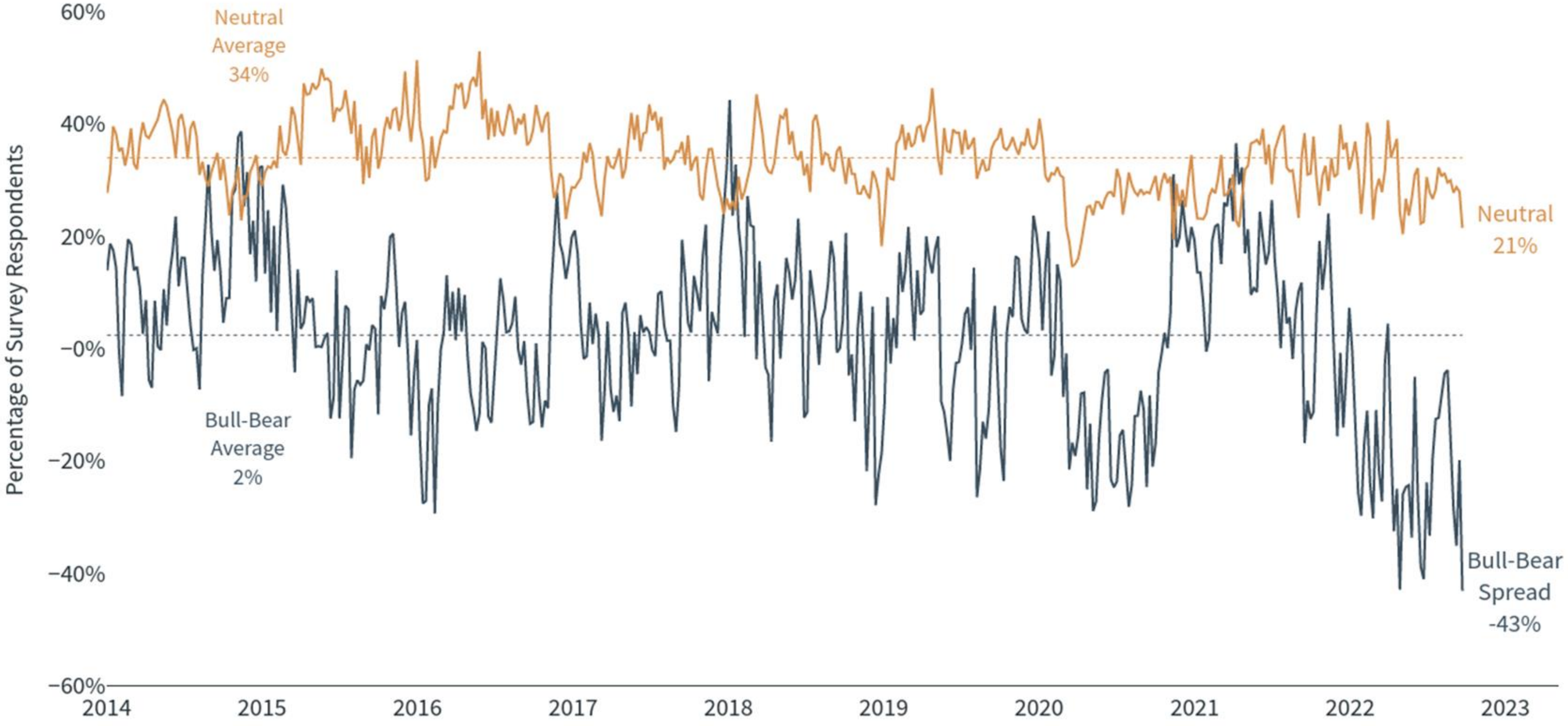
(near end of financial crisis bear market)

Source: AAII

HUGHES FINANCIAL SERVICES, LLC

Investor Sentiment

AAII Investor Sentiment Survey



Latest data point is Sep 22, 2022

Lowest Bearish Sentiment

6%

On 8/21/1987

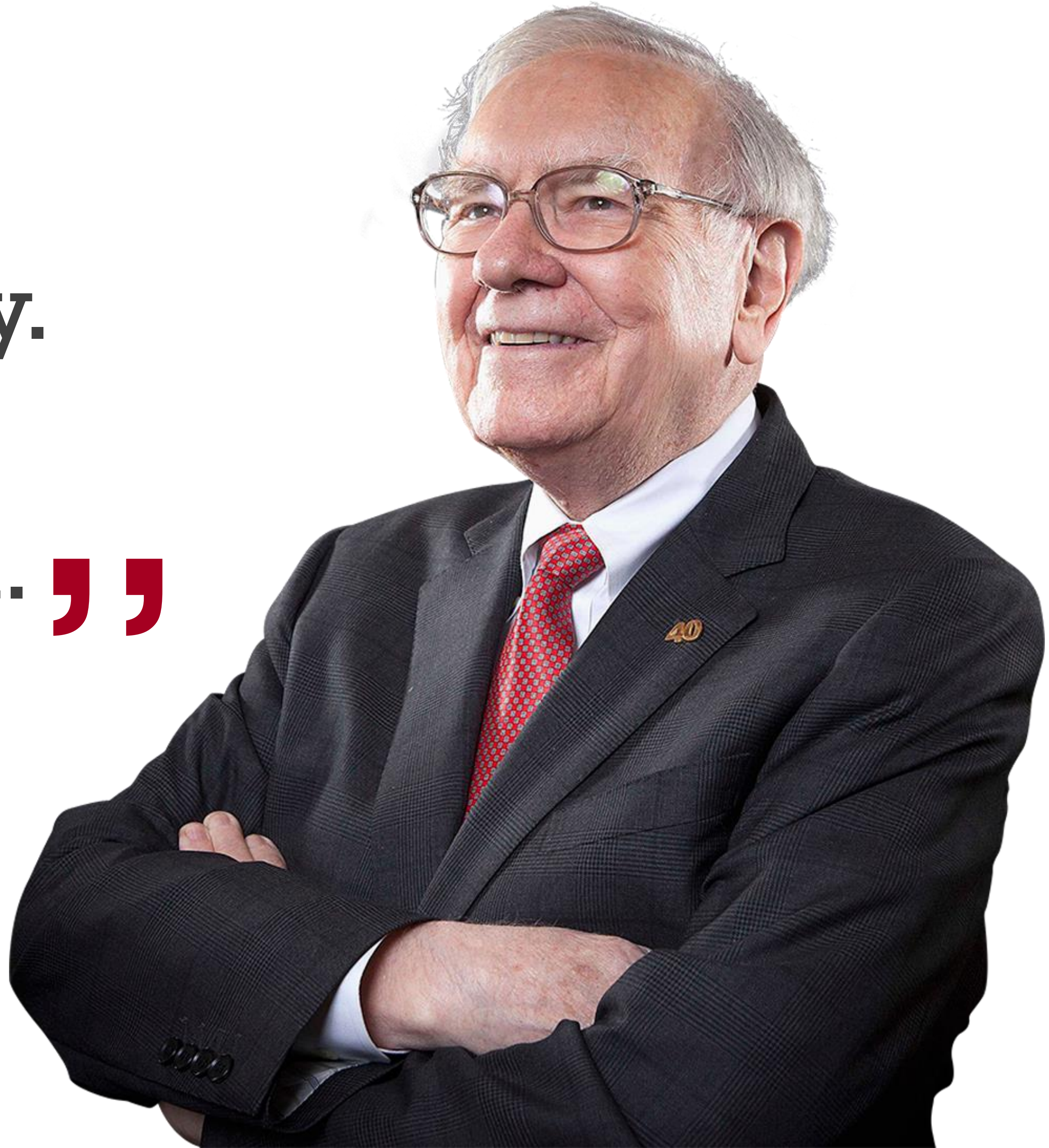
(shortly before October stock market crash)

Source: AAII

“ Be fearful when others are greedy.

Be greedy when others are fearful. ”

| WARREN BUFFETT



SAVVY INVESTMENT STRATEGIES

What Are Your Options?

Go to cash

Become more aggressive

Become more conservative

Stay the course and focus on long-term

HUGHES FINANCIAL SERVICES, LLC

The Value of Staying Invested

Buying and holding the S&P 500 during the global financial crisis compared to cash. Initial $100,000 investment, total returns

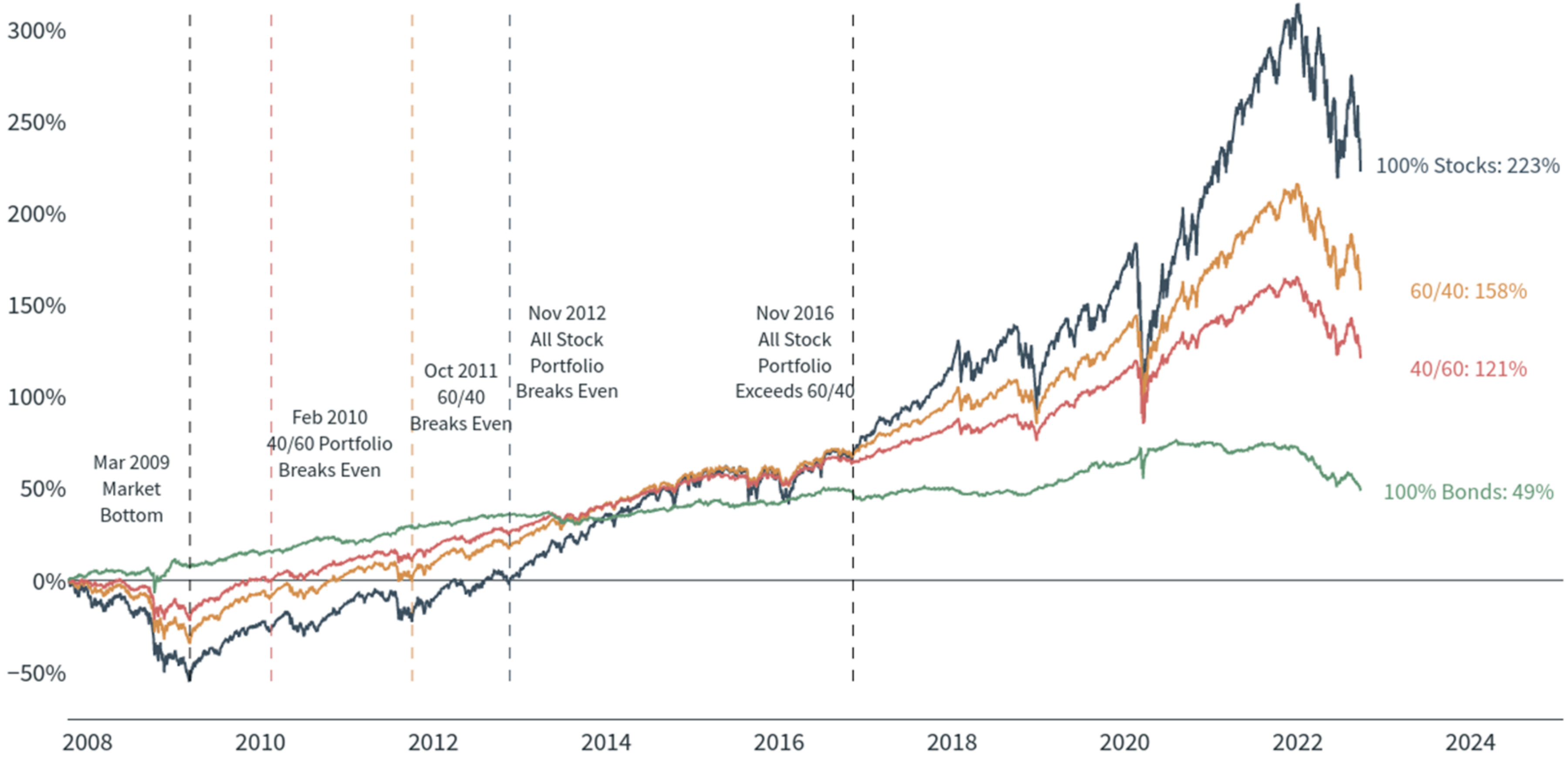
Latest data point is Sep 23, 2022

Source: Clearnomics, Standard and Poor's, Federal Reserve

HUGHES FINANCIAL SERVICES, LLC

Asset Allocation Performance

Total returns of hypothetical stock/bond portfolios since 2007 pre-financial crisis peak using the S&P 500 and iShares Core U.S. Bond indices, before expenses and fees



Latest data point is Sep 23, 2022

Source: Clearnomics, Standard and Poor's, Refinitiv

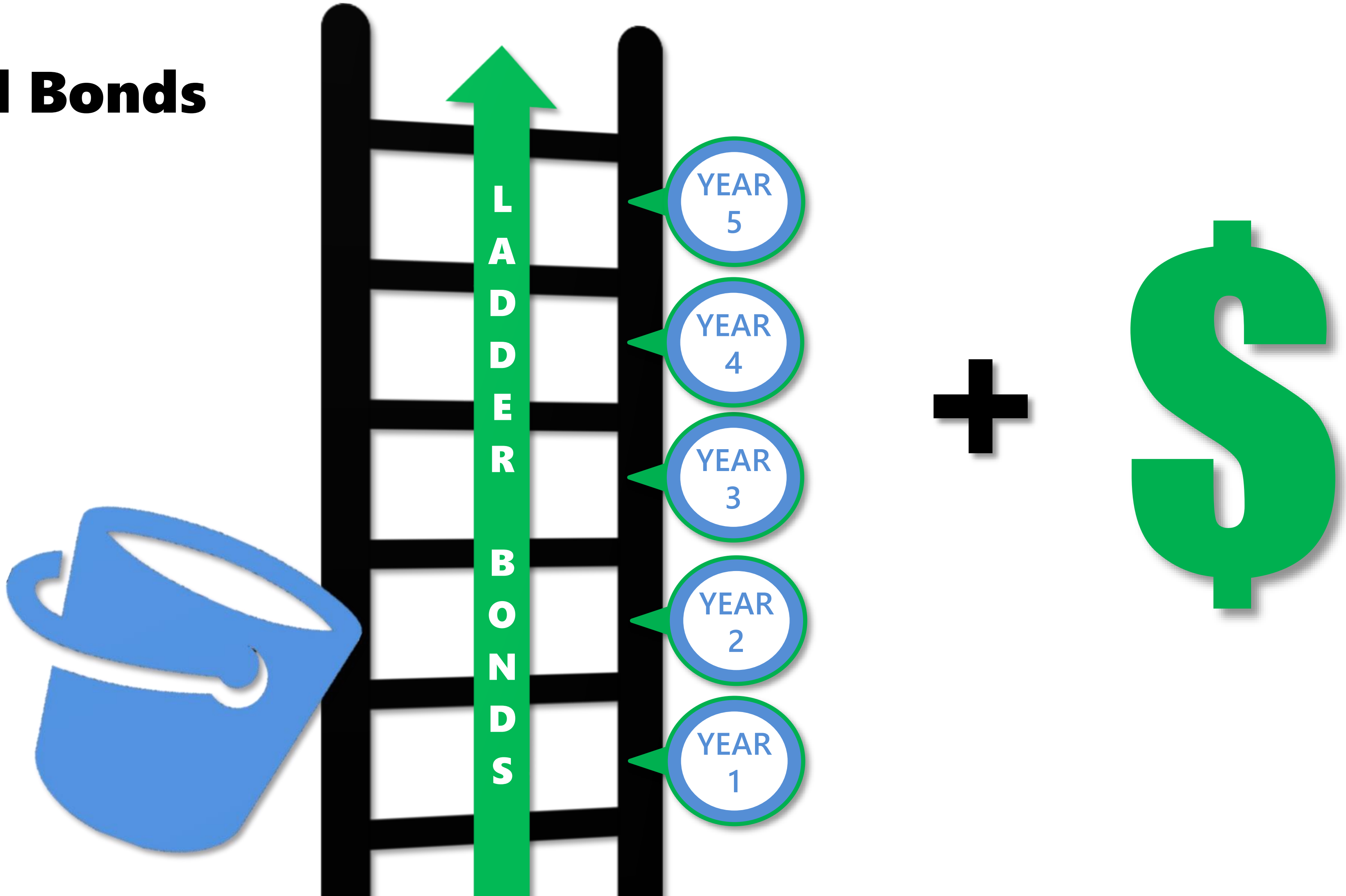
INVESTOR STRATEGIES

LOOK FOR OPPORTUNITIES (DOLLAR COST AVERAGE)

CONSIDER 1-2 YEAR TREASURIES

FOCUS ON TIME HORIZONS & CURRENT CASH FLOW

Laddered Bonds



| INVESTOR |
STRATEGIES

TAX LOSS HARVESTING

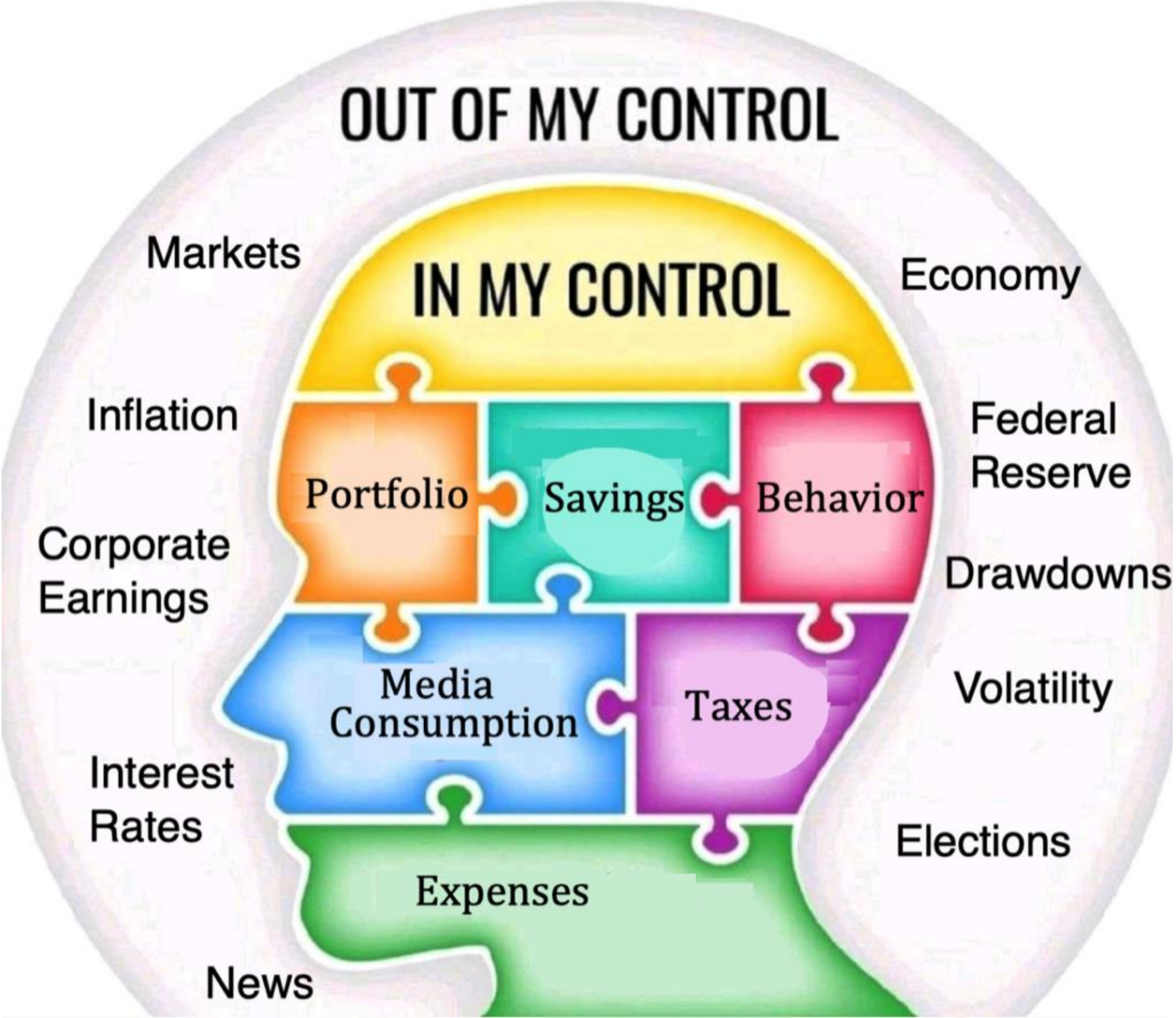
ROTH CONVERSIONS

PORTFOLIO REBALANCING

WHAT SHOULD I DO NEXT?

- Maintain liquidity for all near-term needs
- Conduct a full review of your financial plan with us
- Avoid emotional investing

What I can control and what I can't



LOOKING AHEAD

Areas you CAN focus on in 2022

ESTATE PLANNING WEBINAR

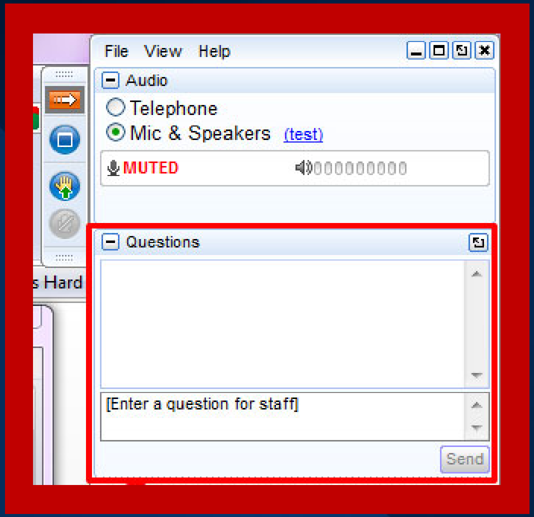
OCTOBER 19

YEAR-END TAX PLANNING WEBINAR

NOVEMBER 9

Q&A

HAVE QUESTIONS?



Hughes Financial Services, LLC, is an independent Registered Investment Advisor (RIA) that works closely with individuals and families, helping them to accomplish their unique financial goals through the allocation of their assets. We are a fee-only firm that seeks to adhere to the highest fiduciary standards and provide clients with advice that is truly unbiased and has only our clients' best interests in mind.

We offer our clients an impressive wealth of expertise in retirement and estate planning, investment and risk management, insurance, and education planning. Our advisers hold a variety of professional designations and certifications and are well versed in a number of financial disciplines. Our combined education and experience allows us to proudly offer you independent financial advice that you can trust.

SOURCES: Dimensional Funds; Wall Street Journal; US Bureau of Economic Research; Clearanomics; Bloomberg; Ed Yardeni; Barron's; bankrate.com; FDIC; US BEA; NBER; Bureau of Labor Statistics; The Conference Board; Refinitiv; Standard & Poor's; Yardeni Research Inc.; APFA; Dr. David Kelly, J.P. Morgan Asset Management; @mindfulenough

2201 Cooperative Way ▪ Suite 150 ▪ Herndon, VA 20171
(703) 669-3660 ▪ FAX (703) 880-4905 ▪ www.h4fs.com

HUGHES FINANCIAL SERVICES, LLC

HUGHES FINANCIAL SERVICES, LLC

If you have questions about this presentation, please contact us at:
(703) 669-3660 or clientservices@h4fs.com