

# SAVVY INVESTMENT STRATEGIES IN A BEAR MARKET



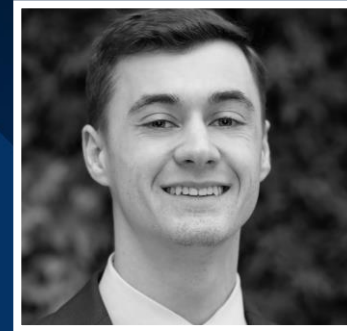
# OUR SPEAKERS



SCOTT HUGHES, CFP®, MBA  
Managing Partner  
& Financial Advisor

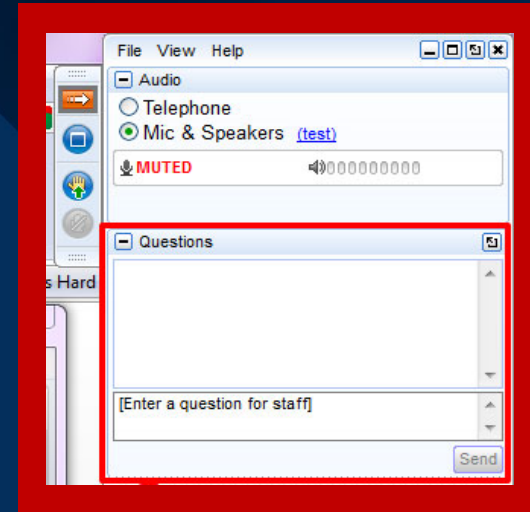


PATRICK HUGHES, CFP®  
Managing Partner  
& Financial Advisor

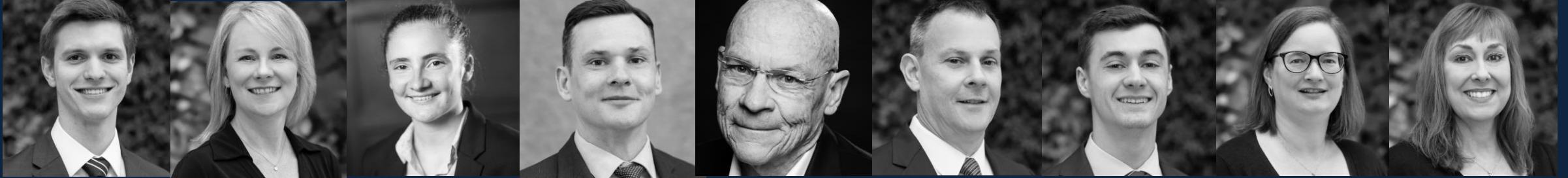


BERKELEY MEREDITH, CFP®, CDFA®, CPWA®  
Financial Advisor

# Q&A HAVE QUESTIONS?



# ABOUT HUGHES FINANCIAL SERVICES



Independent  
Registered  
Investment  
Advisor



Comprehensive  
financial planning  
and wealth  
management



Fiduciary

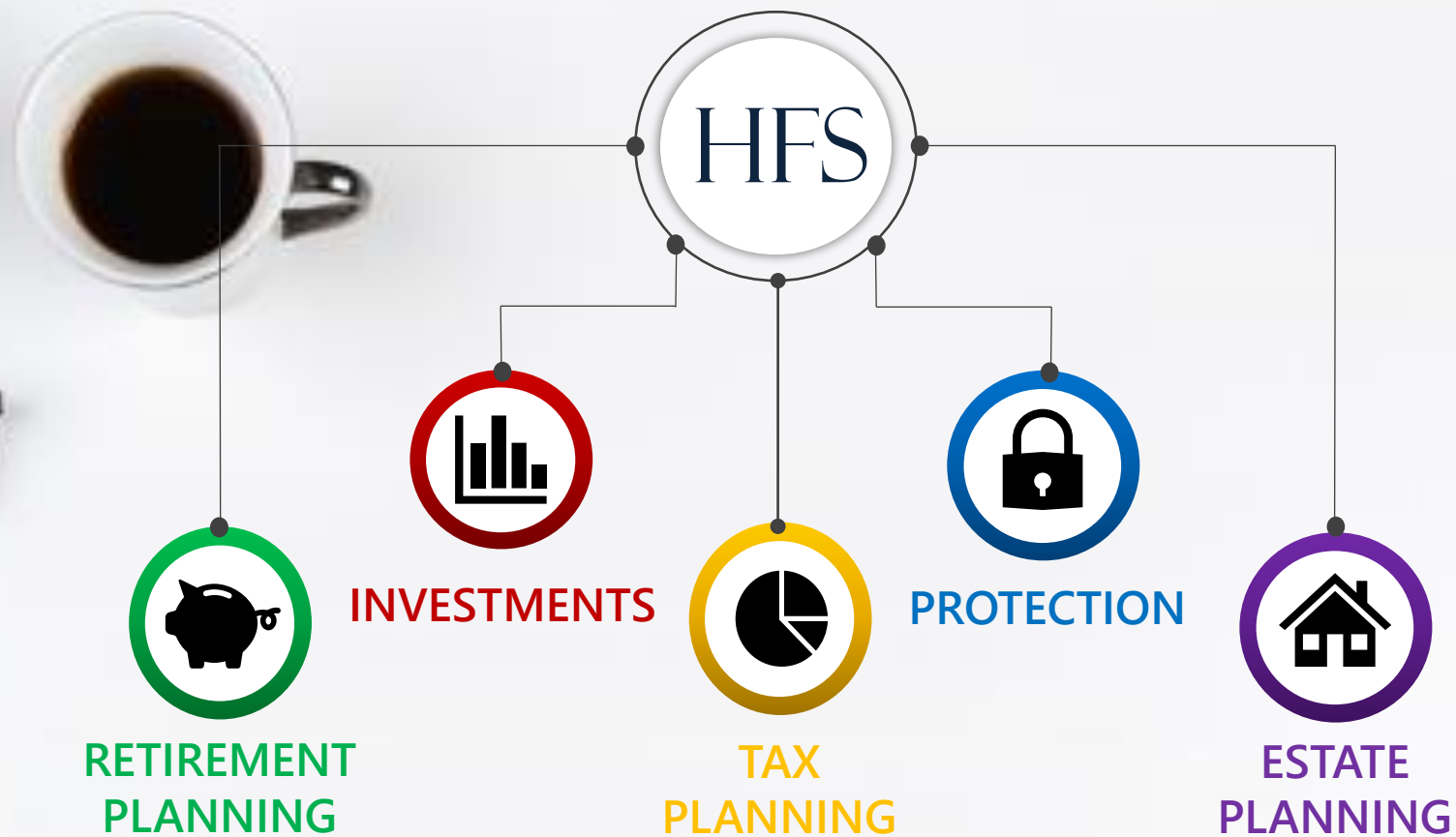


Professional  
certifications,  
licenses, and  
continuing  
education



Over 100  
years  
combined  
advisor  
experience





# 5 KEY AREAS OF FINANCIAL PLANNING

# Stock Market Performance

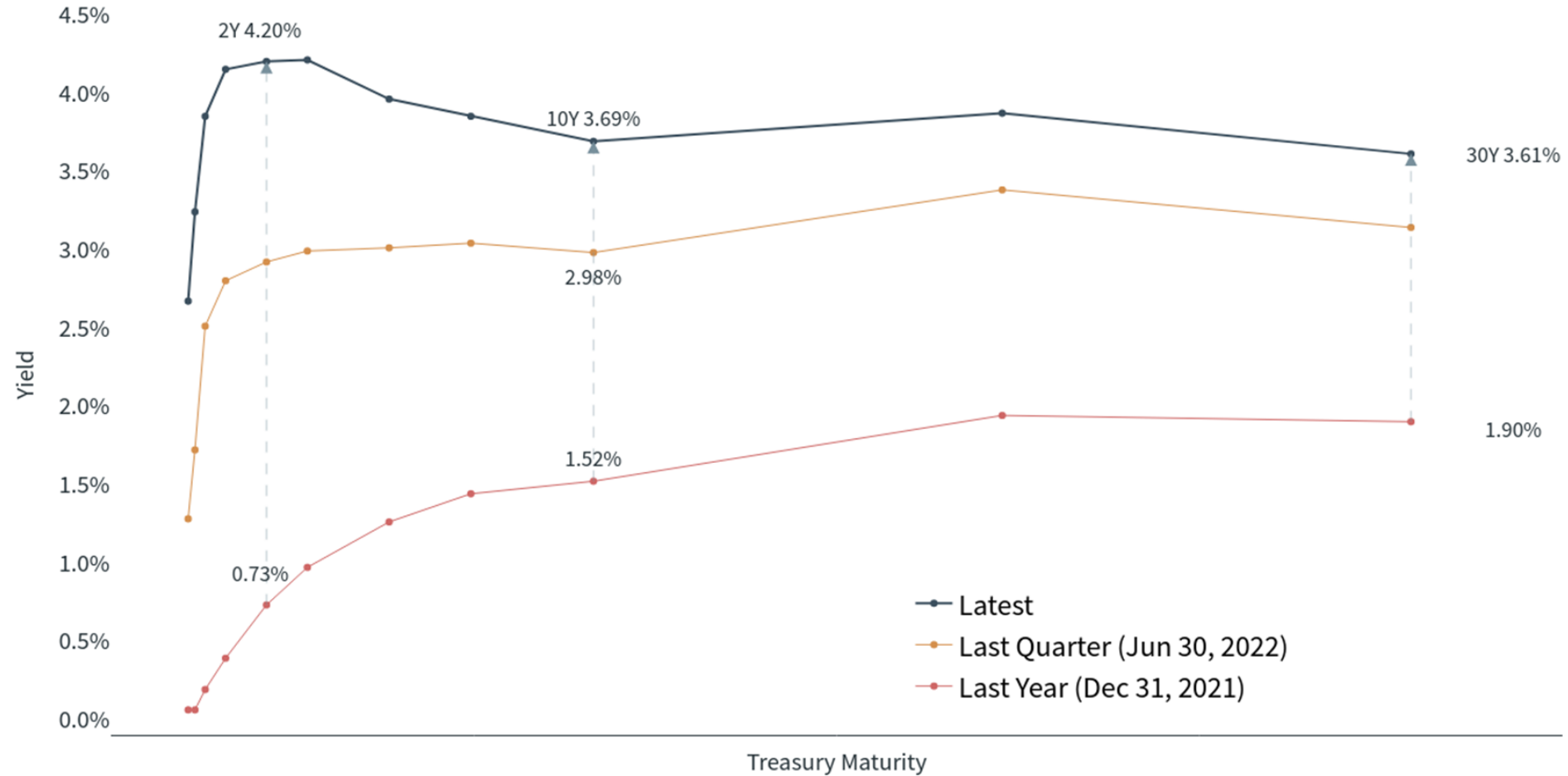
*S&P 500 Index, recent period*



Latest data point is Sep 23, 2022

# Treasury Yield Curve

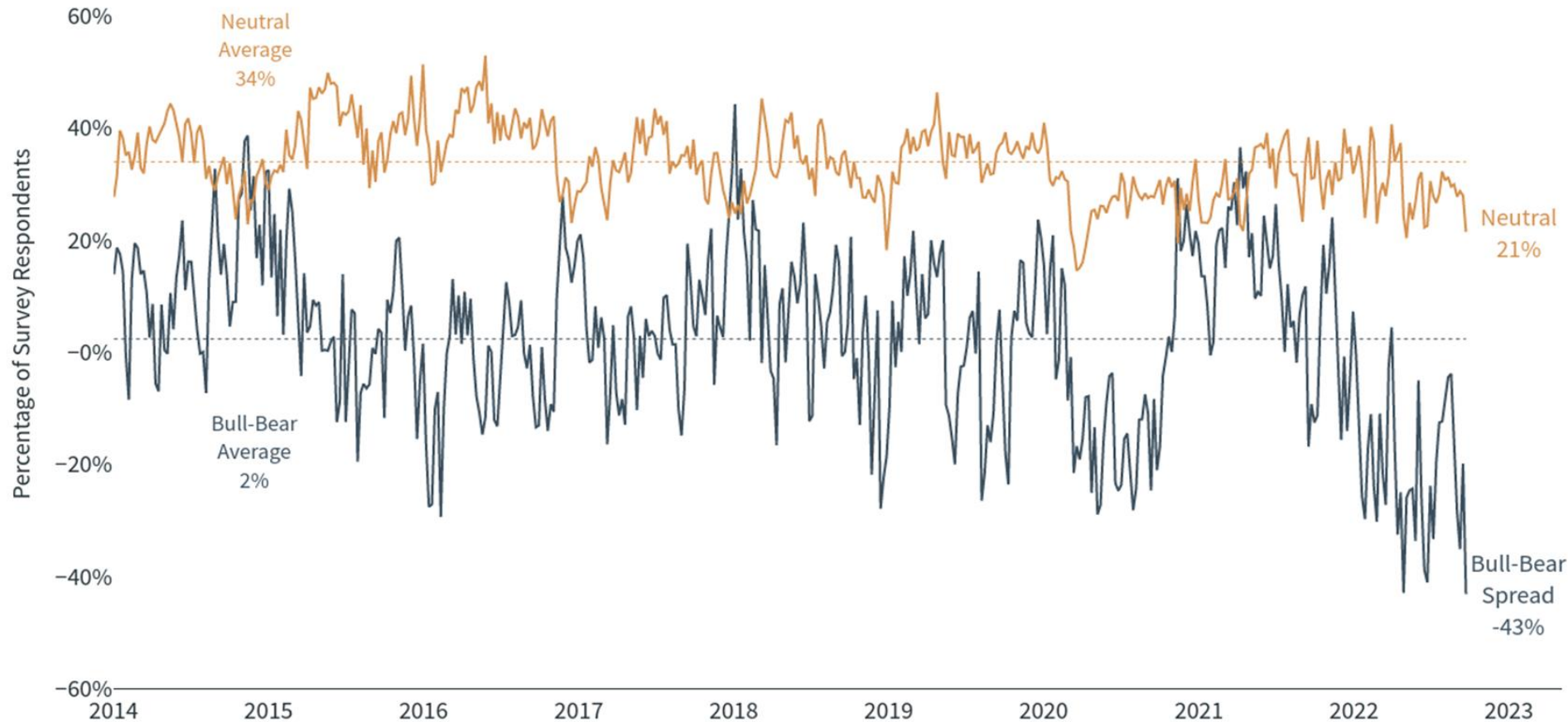
*The shape of the U.S. Treasury curve last year versus today*



*Latest data point is Sep 23, 2022*

# Investor Sentiment

*AAll Investor Sentiment Survey*



Latest data point is Sep 22, 2022

Highest  
Bearish  
Sentiment

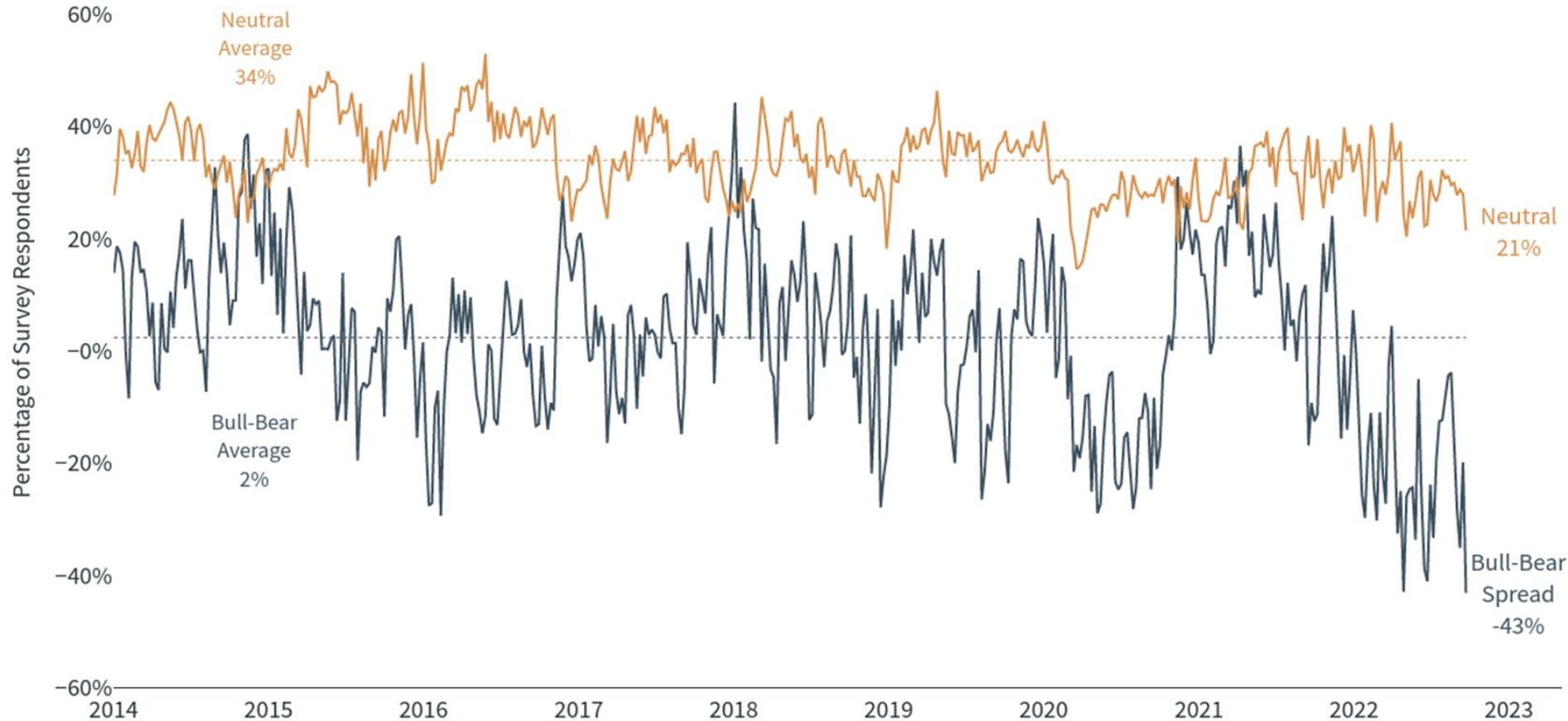
70%

On 3/5/2009  
(near end of  
financial crisis  
bear market)



# Investor Sentiment

*AAll Investor Sentiment Survey*



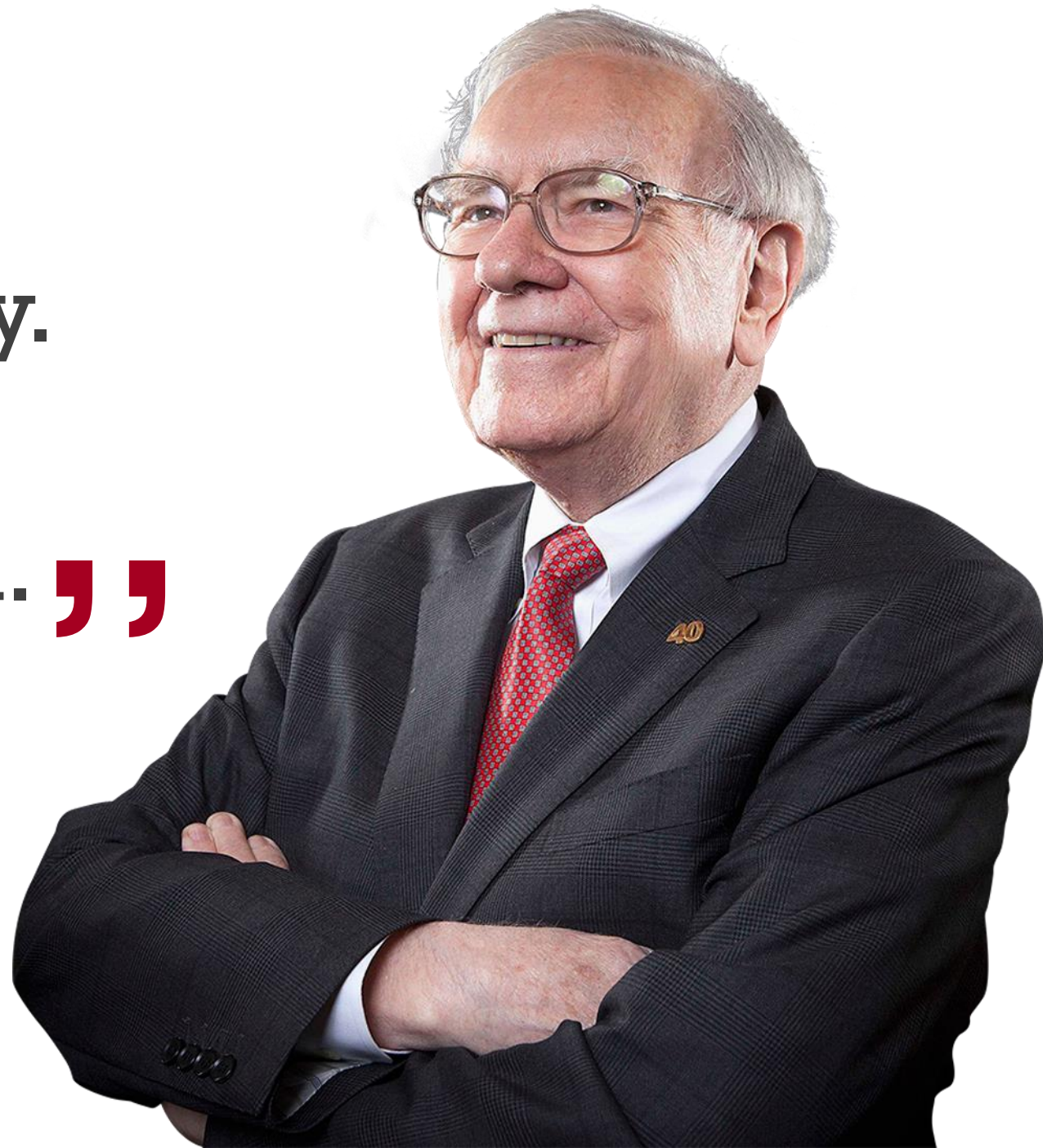
Lowest  
Bearish  
Sentiment

6%

On 8/21/1987  
(shortly before  
October stock  
market crash)

“ Be fearful when  
others are greedy.  
Be greedy when  
others are fearful. ”

| WARREN BUFFETT



# SAVVY INVESTMENT STRATEGIES

What Are Your Options?



# 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*



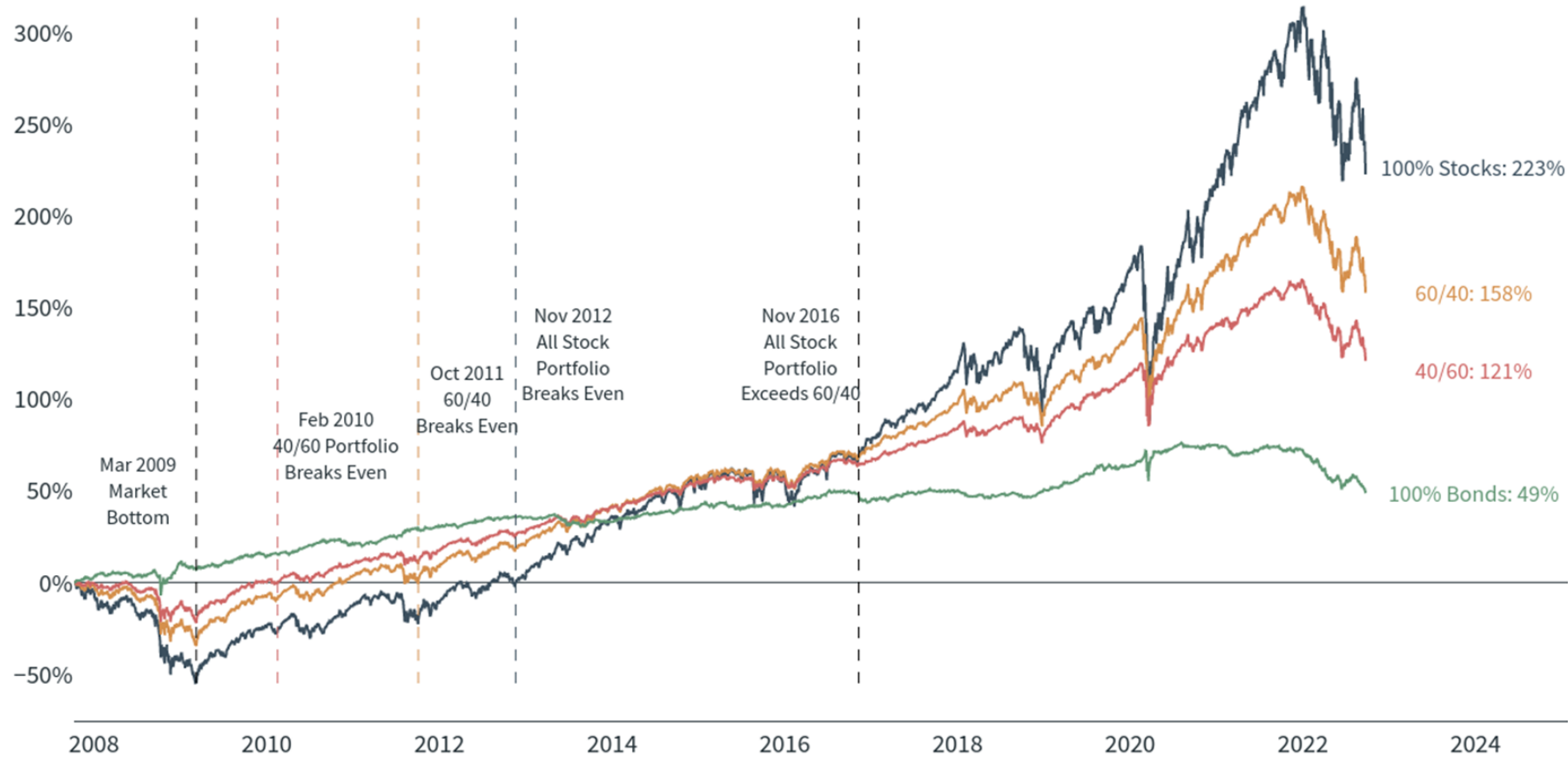
Latest data point is Sep 23, 2022

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



# Asset Allocation Performance

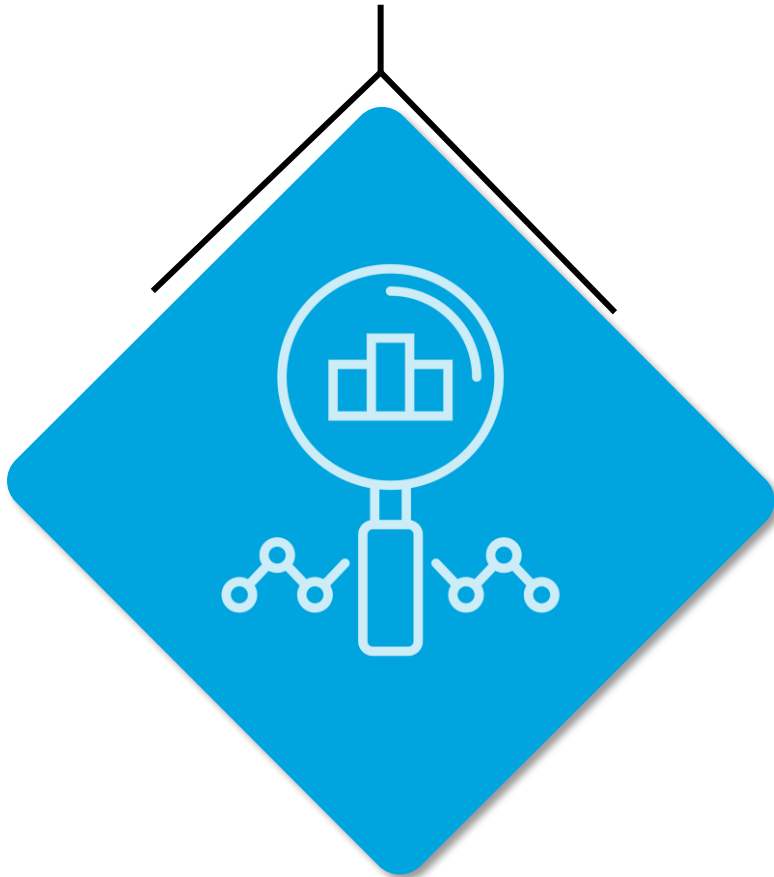
*Total returns of hypothetical stock/bond portfolios since 2007 pre-financial crisis peak using the S&P 500 and iShares Core U.S. Bond indices, before expenses and fees*





# | INVESTOR | STRATEGIES

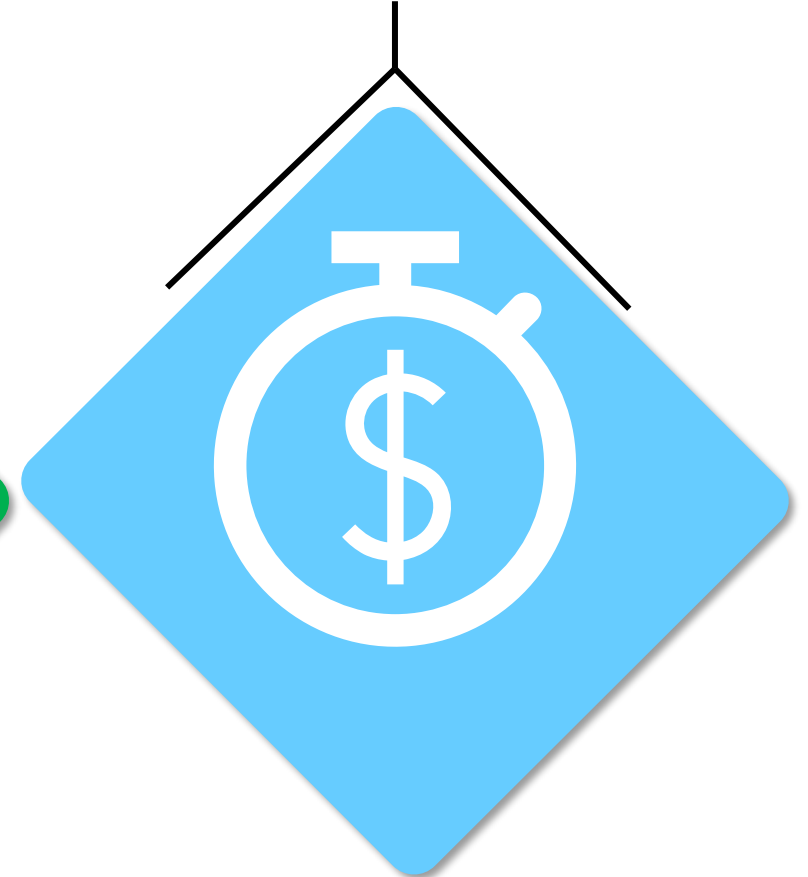
LOOK FOR OPPORTUNITIES  
(DOLLAR COST AVERAGE)



CONSIDER 1-2 YEAR  
TREASURIES

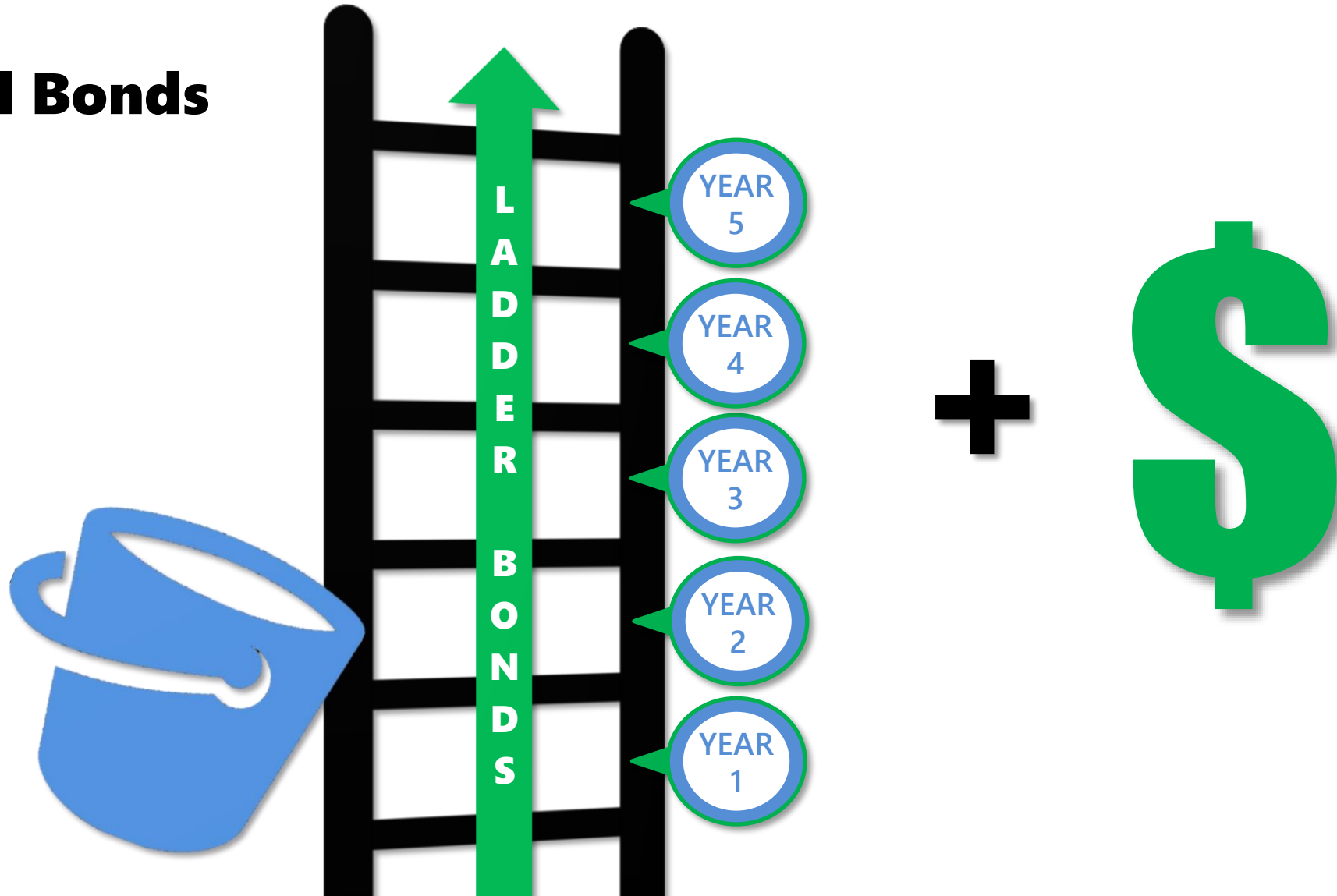


FOCUS ON TIME HORIZONS  
& CURRENT CASH FLOW



# | INVESTOR | STRATEGIES

## Laddered Bonds



# | INVESTOR | STRATEGIES

TAX LOSS HARVESTING



ROTH CONVERSIONS



PORTFOLIO REBALANCING

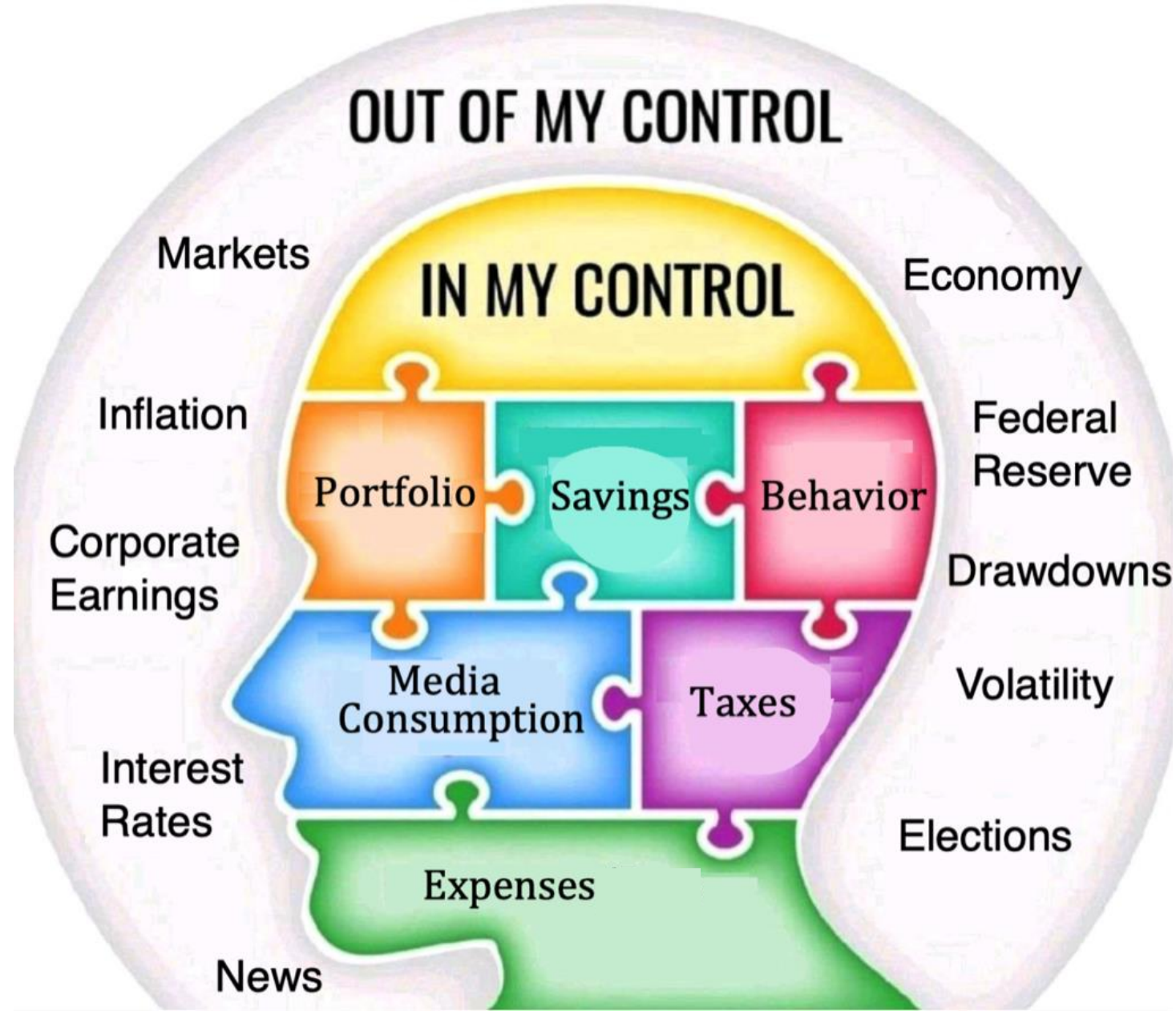


# WHAT SHOULD I DO NEXT?

- ▶ 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*

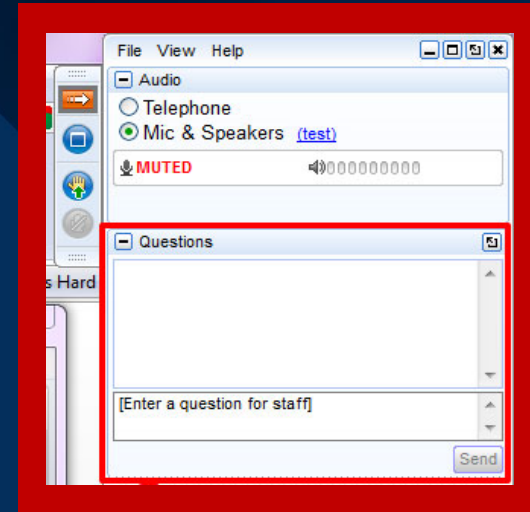


ESTATE PLANNING WEBINAR  
OCTOBER 19



YEAR-END TAX PLANNING WEBINAR  
NOVEMBER 9

# Q&A HAVE QUESTIONS?



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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.

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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

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