

— STRIVE FOR —  
**EXCELLENCE**  
YOUR WEALTH DESERVES IT



YOUR COMPLETE GUIDE TO  
**PORTFOLIO  
RECOVERY  
STRATEGY**

**RETIREMENT  
WEALTH  
ADVISORS LLC**

STRATEGIC PLANNING  
& WEALTH MANAGEMENT

The background of the image is a stunning sunset over a body of water. A long bridge stretches across the frame, its structure silhouetted against the bright sky. Streetlights along the bridge are illuminated, casting a warm glow. The sky is filled with dramatic, wispy clouds colored in shades of orange, red, and yellow, transitioning into darker blues and purples at the top.

# Knowledge. Integrity. Independence.

BONITA SPRINGS | CAPE CORAL | PUNTA GORDA | SARASOTA

# PORTFOLIO RECOVERY STRATEGY

**R**etirement for many can be overwhelming enough and when the markets are in turmoil, it can be even worse. Investors have different ways of dealing with plunging markets. Some go into panic mode, others want to throw all of their money under their mattress and some stick their head in the sand and just hope. When markets and economies fall, some investors have a sudden loss of direction. They fear their loss will be too great to recover and subsequently question the validity of the financial path they are on. Frightening ideas and catastrophic images swirl in their head as they consider their next move.

"Where do I create income now?" "What asset classes should I buy?" "Maybe I stay in cash forever?" Factor in daily conflicting opinions from the media, your Uncle and all of the emotions taking over and you have unwittingly created a recipe for financial disaster. It's OK to acknowledge your emotions - but don't act on them. Unlike hurricanes or a significant weather event, investors aren't going to get an emergency alert on their phone when it's time to take cover, run for the hills, or once it's safe to return.

Aside from the fact that in financial markets, we only know the information in hindsight, the notion of going into cash until the markets recover also ignores the very real but less visible danger: missing out on the recovery. **What is your Portfolio Recovery Strategy?**

At Retirement Wealth Advisors, our firm has navigated through the late 90's tech bubble, 9/11, numerous pullbacks, corrections, 2008, December of 18, and the Coronavirus. We have experienced plunging financial markets again and again while always gaining strength after each event with our client through strategic planning, sophisticated investments and portfolio recovery strategies.

Now more than ever, individuals are tired of financial advisors that are not 100% focused on their goals and desired lifestyle. Retirement Wealth Advisors has a fiduciary responsibility to always place our clients' best interest ahead of our own. **If you're serious about your wealth, we are serious about working with you.**

We created this guide to assist you in making the serious financial decisions necessary for a long, financially-strong retirement. We can create a portfolio recovery strategy personalized for your current situation and future needs.

We encourage investors to challenge their financial status quo in order to capture and live the lifestyle that they have worked so hard to build and become accustomed to. Take an active role in your portfolio's recovery with a strategy from Eric Kearney and Retirement Wealth Advisors today.

I hope you find this portfolio recovery strategy helpful. Strive for excellence, your wealth deserves it.

Eric Kearney

*Eric Kearney*

President Retirement Wealth Advisors LLC



# START YOUR PORTFOLIO RECOVERY STRATEGY

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Getting your portfolio back on track may require you to take a different approach to investing and achieving your goals. Since 2001, we have been creating and customizing portfolio recovery strategies that could help you recapture lost ground and protect hard-earned gains in an uncertain environment.

Whether you believe that the markets will remain flat, retreat or resume an upward climb, you can pursue strategies that seek to bolster returns based on any given market scenario. Intelligent, informed, and well researched investments are key when taking this approach. How can we add strategy and sophistication to your portfolio?

**To get started call us today  
(800) 779-1942**

**Virtual meetings available in all 50 states**



# STRATEGIES FOR A PORTFOLIO RECOVERY

**Ensure your portfolio is relevant to today's economic conditions.**

**Long-term written financial plan.**

**Reduce your fees.**

**Lower your standard deviation and beta.**

**Increase your Sharpe ratio.**

**Identify and lower your risk & volatility.**

**Improve your asset allocation.**

**Reduce your market exposure.**

**Create long-term sustainability**

*The overall goal of making any necessary changes to your portfolio would be to reduce the standard deviation (volatility index) while increasing the Sharpe ratio (a measure of risk vs. reward or how to generate a similar return with less risk). This helps us to determine what portfolio allocation is going to have the highest probability of achieving the best return with the lowest amount of risk you are willing to take.*

Another benefit of having a relevant allocation is to be able to maintain an investment strategy throughout periods of volatility.

# WHAT IF YOU DIDN'T PLAN?

If the market is dropping before you had a chance to prepare, don't panic. Take time to reconsider your goals, time horizons, and risk tolerance. Even if a down market feels uncomfortable, remember that most market downturns are relatively short. Historically, only a few stock market corrections have turned into bear markets. It can be unnerving when the market is down sharply, but before you take any action, it's useful to put the downturn in perspective. Investors tend to be reactive, capable advisors are proactive.

## Since 1974, only 4 of 22 market corrections have turned into bear markets.



Investors who want to survive and thrive during a recessionary environment will invest in high-quality companies that have strong balance sheets, low debt, good cash flow, and are in industries that historically do well during tough economic times.



## PREPARE FOR MARKET VOLATILITY BEFORE IT HAPPENS

**Review your portfolio positions and reallocate your holdings toward sectors likely to outperform.**

Although a buy-and-hold strategy may work well in a broadly upward market, successful calculated investments can help boost your portfolios return even in more tumultuous environments. At Retirement Wealth Advisors, we can share calculated investment ideas with you and help you evaluate which ones may make sense for your portfolio.

### **Review and Rebalance your fixed income portfolio.**

The fixed income landscape has radically changed over the past few years. If you're nearing retirement, you may want to shift a greater portion of your portfolio into investments that can throw off income to help meet immediate cash flow needs. Also, always consider inflation and interest rates long term when in a fixed income portfolio.

While long-term returns are the only ones that matter, we recognize that the long-term is not where life is lived.

# THE ROLE OF PLANNING & PORTFOLIO CONSTRUCTION

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Unfortunately, when the markets are up and everyone is growing their assets, planning and portfolio construction can take a back seat for many investors. Daily family routines, careers, or life in general can take over and our retirement is put on the back burner until there is a financial crisis.

At Retirement Wealth Advisors, our portfolios are purposely constructed, diversified, and built to withstand a variety of market conditions and sustain long term growth.

Investors have much better odds of success when they rely on proven investment principals, data-driven material, and the support of an experienced wealth driven advisory

team who has already navigated through these choppy waters before. Through comprehensive financial planning and strategic income planning, you will have more options to create financial opportunities in a downside market.

Financial planning and income strategies are perhaps the best way to sleep at night during periods of extreme market volatility. In working with clients, we can update all financial plans regularly to account for inevitable ups and downs in the market. We continue to be proactive in all our clients' portfolios during these volatile times. How are you staying proactive?



**Are you looking to get your  
portfolio back on track?**

**Are you concerned about your  
retirement hopes and dreams?**

**Call Eric Kearney of Retirement Wealth Advisors today –  
He and his team can create a Portfolio Recovery Strategy  
catered to you and your financial needs.**

**(800) 779-1942**

**Virtual meetings available in all 50 states**



# ACTIONABLE STEPS TO ACCELERATE GROWTH & PROTECT WEALTH

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## Identify your Goals & Objectives

It's difficult to know if you are going in the right direction if you don't know where you would like to go. Understanding your personal lifestyle, goals, and objectives allows us to know you on a deeper basis. A panoramic view of retirement takes into consideration spending on discretionary and non-discretionary. We will begin to develop income needs for hobbies, travel, and family. Once this is established and we understand your personal desires, we can then start to build a panoramic financial plan for your desired lifestyle.

## Work with Established Advisors

Make sure your investment decisions are based on up-to-date analysis, supported by reliable data from a source that you can trust. At Retirement Wealth Advisors, our team of dedicated investment advisors have a fiduciary responsibility. As many people get closer to retirement, they want to ensure that their portfolio hasn't outgrown their advisor's capabilities. Affluent investors want to work with a proactive financial firm that consistently challenges their status quo and provides solutions.

## Keep Perspective

Do not allow a set of extreme and rare events distort your long-term view. No one likes losing money. Wild swings in the stock market can make even the most level-headed investor second-guess their strategy. As we've learned, bull markets don't last forever, and a financial crisis does not bring about the end of the world. Be a student of history; seek to understand the behavior and fluctuations of past markets.

## Know your Risk Tolerance

The past few years should have taught us very well about our true tolerance for risk. Have you given careful consideration to your income, liquidity needs, and time horizons? Please keep in mind that by arbitrarily avoiding risks it can be as damaging as taking on too much risk. A well-crafted planning-based approach to risk and portfolio management can help provide a more sustainable path towards your goals.



## Prepare an Income Plan

Once you estimate how much your lifestyle will cost, you'll need to figure out how to pay for it. First, we recommend you calculate how much income you can generate without relying on your investments. These non-investment income sources could include salary, pension, social security, business, or real estate. Some of these income methods could have a place in your portfolio, but it can be overwhelming to figure out which ones right for you. At Retirement Wealth Advisors, we have a dedicated team of financial professionals ready to serve your income needs.

## Don't Go At It Alone

An experienced investment advisor can help you with all of the above. Retirement Wealth Advisors has a number of planning tools to help you create or update your financial plan. We also specialize in equities, fixed income, and other asset classes which could serve and benefit your portfolio's needs. Contact us today for a smarter, more sophisticated portfolio.

**To start a conversation or a virtual meeting,  
call us today at (800) 779-1942**



# TAKE AN ACTIVE ROLE IN YOUR PORTFOLIO'S RECOVERY

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While long-term returns are the only ones that matter, we recognize that the long-term is not where life is lived. Given the strength of the markets in both equity and fixed income, the easy gains may be behind us. In such a setting, investors looking to make up lost ground in their portfolios will need to look beyond traditional buy-and-hold strategies.

Now more than ever it is, important for you to be comfortable, but not complacent, about the investments in your portfolio. Take advantage of strategies that allow you to protect your downside risk while still maintaining upside exposure. Explore investments that offer returns even in sideways markets.



Talk to Retirement Wealth Advisors about which strategies may be appropriate for your portfolio. Incorporating those strategies into a comprehensive financial plan could create your own portfolio recovery strategy.

**Don't let this be an overwhelming experience.  
Contact us today at (800) 779-1942 to set  
up a custom consultation for your very own  
portfolio recovery strategy.**

**We look forward to hearing from you.**



**Virtual meetings available in all 50 states.**



# — HOW MAY WE — SERVE YOU?

## CONSTRUCTION AND MAINTENANCE OF DETAILED FINANCIAL AND INCOME PLANS

Helping and serving our clients achieve their financial and income goals is the mission of our practice. If clients feel that we have increased their probability of success in achieving their financial goals and objectives, then we have done our job well. We create comprehensive financial and lifestyle income plans for our clients that act as the backbone of everything that we do to manage, monitor and maintain their finances. It also holds us accountable to the client and puts our fiduciary responsibility in place for the investors best interest.

## GOALS-BASED PLANNING

Each clients plan is personalized based on the specifics of a family's situation, unique circumstances, wants, needs, risk tolerance and time frame. Planning includes an in-depth understanding of a client's willingness, ability and need to take on risk with their investments. Proper and thorough planning keeps all parties involved and on the same page at all times. Data drives the majority of decisions that we make at our firm and it also helps us understand that investors can often times be their own worst enemy. After completing a thorough mutual discovery and understanding the client on a deeper level, we can then apply data and design a plan to help clients overcome the emotional drive to do the wrong things at the wrong times.

## INVESTMENT SELECTION AND RISK MANAGEMENT

We are incredibly proud of the portfolios that we manage on behalf of our clients. Our job is to build successful, goal-oriented portfolios with an emphasis on historical context, relevant data, situational awareness, common sense and no-nonsense research. We prize evidence over excitement and durability through volatility as we look to withstand a wide range of market environments. The main focus of our client's investment plans centers on portfolio construction, risk management, while always keeping in mind costs and tax efficiency.

## BEHAVIOR MANAGEMENT AND MODIFICATION

Our job is to help clients define their goals, remind them of these goals and over time minimize unforced errors, reduce risk and provide positive forward progression to achieving their goals. It has been our experience that potential clients who go through this process become investors who are better equipped to make educated decisions about their financial future. We want you to live a more enjoyable life with a little help from smarter financial planning.

## WORLD CLASS CONCIERGE SERVICE

All the planning in the world can be done but without returned phone calls, emails and poor service, it's all for nothing. Now more than ever, individuals are tired of advisors who are not 100% focused on their retirement goals and provide very little if any communication. Retirement Wealth Advisors has a concierge service for every client that we work with. It's a level of client service that we believe is rarely seen in the wealth management industry. You will be contacted regularly all while providing proactive service to you. Your financial and income plans will be updated regularly, you will be contacted on an ongoing basis and your day-to-day monetary needs will be handled quickly and smoothly. Superior service shouldn't be optional it should be expected, and we deliver on that to our clients every day.

# MEET OUR TEAM



## AUTUMN FOSTER, EXECUTIVE ASSISTANT, CLIENT LIAISON

**"ONCE WORKED ON AN ALASKAN FISHING BOAT"**

Autumn has spent over 12 years in the marketing industry before arriving at Retirement Wealth Advisors. "I love interacting with our clients. Whether I am helping them establish a relationship with our firm, transitioning over their accounts or troubleshooting an operational issue, there is never a dull moment. I also enjoy working and finding ways to improve efficiencies in our operations." Autumn resides in Cape Coral, FL with her husband, two daughters, and great Dane. She loves giving to local animal shelters and has built multiple homes for Habitat for Humanity in her community.



## AMY LAWSON, INVESTMENT ADVISORS REPRESENTATIVE

**"LOVES TO PAINT WITH HER SHEROS (FEMALE HEROS)"**

Amy has been working as an independent advisor since 2001. Since day one, she has been a Fiduciary advisor, putting her clients' needs first. Amy is actively involved in all aspects of pre and post retirement including creating customized plans, estate planning, portfolio development, and investment analysis. Amy is especially fond of helping women create the retirement they deserve, particularly those who are transitioning after divorce or the loss of a spouse. Amy lives in Raleigh, NC and splits her time between Retirement Wealth Advisors Raleigh and Cape Coral offices. She is an avid supporter of the boys and girls club of Raleigh where she developed and conducts the Bracelet project, an entrepreneurship program targeted to tween girls. Amy earned her Master degree of business in 1991. She also holds a series 65 securities license and a life and health license in North Carolina and Florida.



## DONNA KROHN, FINANCIAL PLANNER

**"TRAVEL AND MASSAGE ENTHUSIAST."**

Donna has been working with financial advisors around the United States, United Kingdom, and Australia since 2013. She relocated to Southwest Florida in 2016. "My favorite aspects of my job is to put together the pieces of someone's life so they can clearly see where they are today. It is tremendously satisfying to show people how their actions (big and small), even with mistakes and setbacks, have put them in a situation that is stronger than they could of imagined. Giving clients that peace of mind through planning and educating them on financial situation and options is core reason why I chose to be a Financial Planner." Donna earned a Bachelor of Science Degree from Penn State University and holds a Certificate in Financial Planning from the Terry College of Business at the University of Georgia as well as being a Certified Financial Planner Candidate. Donna is also a Behavioral Finance Advisor which emphasizes a holistic approach to financial planning.



## JOSEPH LANZA, INTERN

**"THE OLDEST MILLENNIAL YOU'LL EVER MEET."**

Joseph arrived at Retirement Wealth Advisors in 2017, his passion for finance and helping others has grown since. Joseph earned his Associates Degree while graduating high school at the same time and is currently enrolled at Florida Gulf Coast University where he will obtain his Bachelor of Finance in the fall of 2021. Joseph is also currently working on his series 65 security license as well as becoming a Chartered Financial Analyst.

# ERIC KEARNEY

PRESIDENT AND SENIOR INVESTMENT ADVISOR  
OF RETIREMENT WEALTH ADVISORS LLC

**E**ric Kearney, President and Senior Investment Advisor of Retirement Wealth Advisors LLC, has been serving affluent clients since 2001. As an experienced advisor, Eric utilizes a panoramic approach to retirement planning, income strategies and assisting his clients in achieving their financial goals. Through education, he navigates his clients through all of the financial decisions in the various stages of retirement. He also helps create and execute customized portfolios, design tax strategies and real estate plans that guide his clients all throughout their successful retirement.

Eric persists to educate himself, staying at the forefront of long-term retirement planning and investments in order to better serve his clients. Eric is a fiduciary, holds a Series 65 securities license as well as a Life and Health Insurance license.

Eric has co-authored a book with Steve Forbes entitled *Successonomics*, has written articles for *Fortune* magazine, and was interviewed for *The Suit* magazine. His weekly radio show *WealthWorx Radio* can be heard on 92.5 FOX, and his weekly TV show *Retirement Talk with Eric Kearney* can also be seen on FOX4 and CW. Eric continues to educate the community on his blog, [www.erickearneyblog.com](http://www.erickearneyblog.com) and has been teaching a wealth management course titled *Foundation for Retirement* at both Florida Southwestern and Florida Gulf Coast University for pre and post- retirees for over 10 years. Eric has always believed in educating investors and continues to educate his current clients all throughout their retirement.



Growing up in the tax and financial services business with his mother, Eric continues to pioneer sophisticated strategies that help protect his clients from volatile and risky financial markets while helping them grow their net worth. He will challenge your status quo, call it like he sees it, all in his laid-back manner. Eric has been an advocate for his client's best interest since day one.

At Retirement Wealth Advisors LLC, we are committed to excellence in everything we do. Our goal is to exceed our client's expectations every step of the way. As an independent financial planning firm, we are not tied to any investment and can properly decide what is appropriate for the client through the entire financial planning process. Furthermore, we are fiduciaries, which means we are required by law and by license to act in our clients' best interest. Our independence and fiduciary responsibility are vital in delivering objective, unbiased recommendations for the affluent client base that we serve.

Finally, Eric is a horrible golfer, a better boater and believes in giving back to the community. As an avid animal lover and pet owner to a 3-year-old Border Terrier, Bruno, Eric supports the Humane Society, donating over 3,000 pounds of pet food each year.

Please call us today at (800) 779-1942 to schedule an appointment  
with Eric in one of our four conveniently located offices in  
Bonita Springs, Cape Coral, Punta Gorda, and Sarasota.

# FACTS ABOUT RETIREMENT WEALTH TO COMPARE TO YOUR CURRENT ADVISOR

 Retirement Wealth Advisors, LLC	Your Investment Advisor
We have a fiduciary responsibility to always place your best interest ahead of our own.	✓ ?
You will receive proactive service from your own planning team, who will keep you up-to-date on your portfolio and on track towards your goals.	✓ ?
You have the opportunity to meet the actual people making investment decisions through in-person events in various formats.	✓ ?
You have a dedicated full service trading team working for you during market hours.	✓ ?
You get a disciplined approach to your investment strategy that goes beyond just stock picking.	✓ ?
You have access to technology that updates and assists you daily helping you to better understand your investments.	✓ ?
Your portfolio is tailored to your specific needs, taking into account your investment objectives, time horizon for the assets, cash flow needs and other factors specific to you.	✓ ?
Your annual management fee is competitive and transparent, and helps align our incentive with your best interest.	✓ ?
You have complete transparency.	✓ ?



# WE ARE CONFIDENT

## WE CAN HELP YOU BUILD A MORE SECURE FINANCIAL FUTURE

**Call us at (800) 779-1942 for an objective evaluation of your current retirement plan – completely complimentary.**

We look forward to hearing from you.

### FEATURED ON



**RETIREMENT  
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[EricKearneyAdvisor.com](http://EricKearneyAdvisor.com)

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Eric E. Kearney is an Investment Advisory Representative (IAR) with Retirement Wealth Advisors, LLC (RWA). Investment Advisory Services offered through RWA, a Registered Investment Advisor. Insurance products are offered through Eric E. Kearney, independent agent, FL Insurance License #P138852.

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