

CASE STUDY



WAGNER FINANCIAL
TRUST | INTEGRITY | SERVICE

*Actual clients, name
has been changed*

LUKE & JEN SMITH

RETIRED, AGES 67 & 64

The Smiths are a retired couple who reached out to us to review their portfolio after becoming concerned with its performance. We examined the portfolio and measured the risk within, and determining that it had a risk number of 78.

After taking the risk exercise we discovered that their true risk number was 29, significantly lower than the current amount of risk carried in their portfolio. The Smiths were taking far too much risk according to their true risk

tolerance, it's no wonder they felt so uncomfortable with their retirement savings investment portfolio!

The Smiths became clients and we implemented a financial plan & a portfolio that was in accord with their risk number and current lifestyle all the while seeking opportunity in the current economic landscape.

CURRENT PORTFOLIO



ACTUAL RISK TOLERANCE



WE CAN STRESS TEST YOUR CURRENT PORTFOLIO

We have the ability to measure the amount of risk in your current portfolio and show you how it might react in a variety of economic conditions.

IF A 2008-LIKE BEAR MARKET WERE TO HAPPEN AGAIN...



-38.0%

S&P 500 INDEX
JAN 1, 2008 - DEC 21, 2008



-5.8%

THIS PORTFOLIO'S
ESTIMATED PERFORMANCE