

# The Baby Boomer Investing Show with Ron Surz

(With help for young people too)

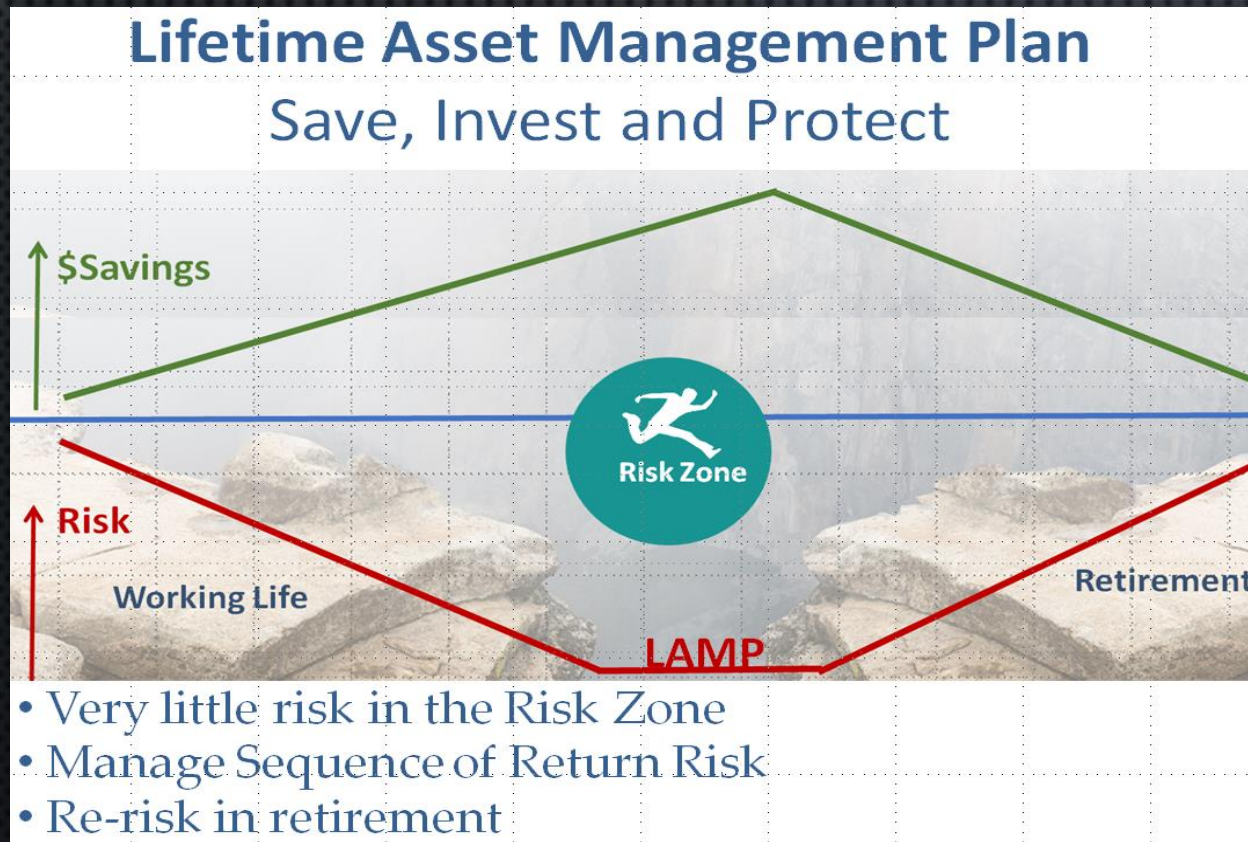
10 REASONS BABY BOOMERS  
SHOULD ACT NOW TO  
PROTECT THEIR INVESTMENTS

LIVE STREAMING VIDEO 2/18/2020 AT 10:00 PST ON FACEBOOK & YOUTUBE

WHY 60/40 STOCKS/BONDS IS TOO RISKY



# 1. BOOMERS ARE IN THE RISK ZONE



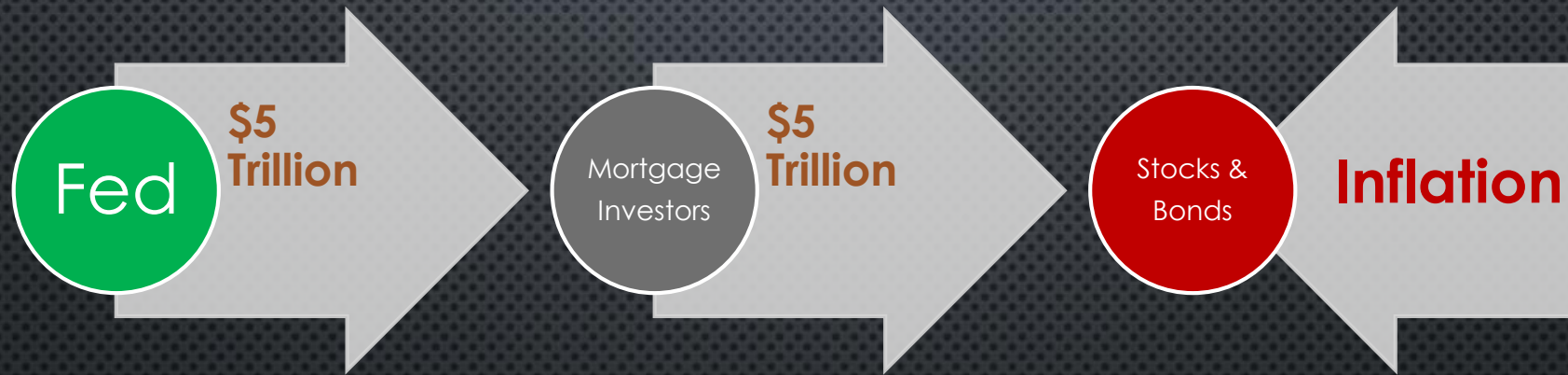
And





## 2. STOCK AND BOND MARKETS ARE OVER INFLATED

INFLATION, FOMO, CLEANEST DIRTY SHIRT, MINSKY MOMENT



### 3. WORLD DEBT CRISIS: EXCEEDS 500% OF GDP





## 4. ENTITLEMENTS ARE RUNNING OUT OF MONEY: MEDICARE BROKE IN 2026, SOCIAL SECURITY IN 2034

	Social Security	Medicare
Current Assets (\$billions)	\$3500	300
# of Beneficiaries (millions)	61	60
Average Annual Benefit (\$billions)	\$1050	\$710
Average Annual Receipts (\$billions)	\$1000	\$700
Projected Bankruptcy Date	2034	2026
Present value of projected benefits net of receipts (\$trillions)	<b>\$29</b>	<b>\$47</b>

## 5. THREAT OF NUCLEAR DISASTER





## 6. TRADE WARS





## 7. FEDERAL RESERVE IS OUT OF AMMUNITION





## 8. THE 2020 ELECTION





## 9. WE DON'T KNOW WHAT WE DON'T KNOW



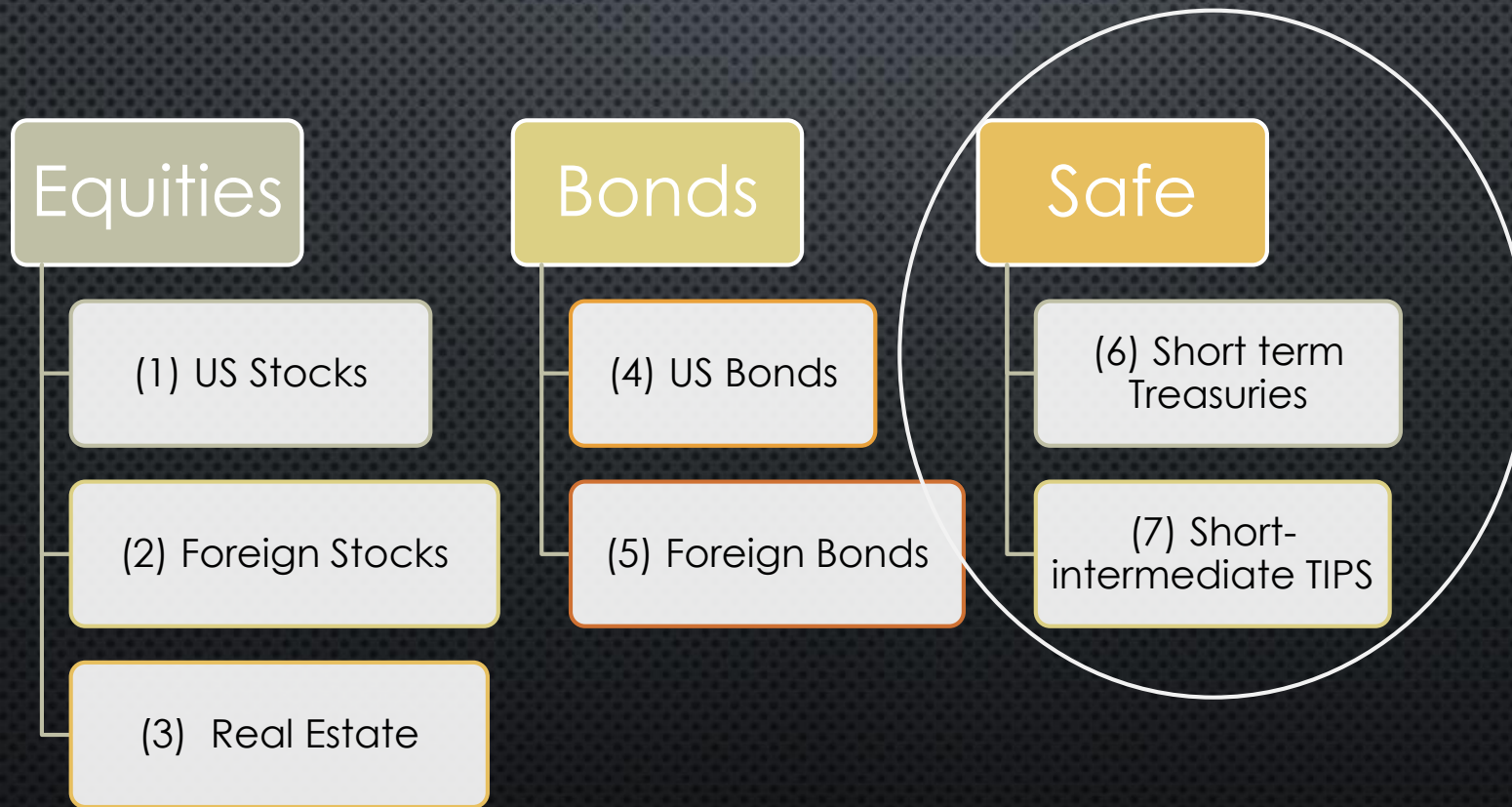
Coronavirus



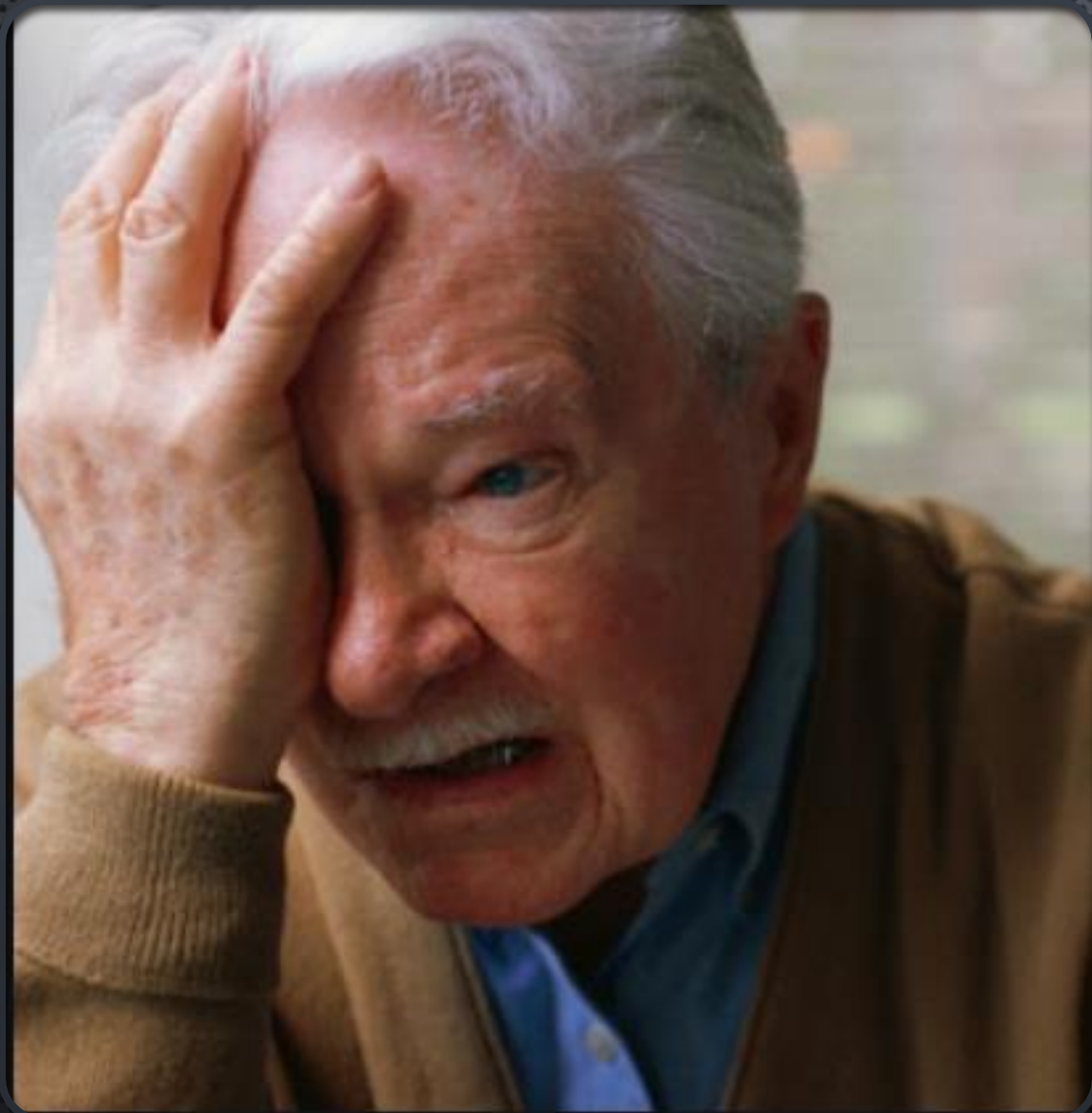
## 10. PROTECTING A LIFETIME OF SAVINGS IS SMART



# IT'S ALL ABOUT ASSET ALLOCATION







**60/40 STOCKS/BONDS  
LOST 30% IN 2008**

**NEXT CORRECTION  
WILL PROBABLY BE  
WORSE**



BE WORRIED IF YOU'RE 60/40 STOCKS/BONDS

I KNEW I SHOULD  
*have checked out  
my Financial Advisor first!*

Ron Surz, Boomer Wealth Advisor





TRUST BUT  
VERIFY



**RUN**, DO NOT WALK,  
AWAY FROM THIS IMMINENT  
DANGER

Celebrity financial advisors have been sharing similar warnings for years. They tell me that you will not act before it's too late. That would be a BIG mistake.

Forget FOMO: Fear of Missing Out





Forget FOMO

**Tomorrow will be too  
late, it's now or never.**

Elvis Presley





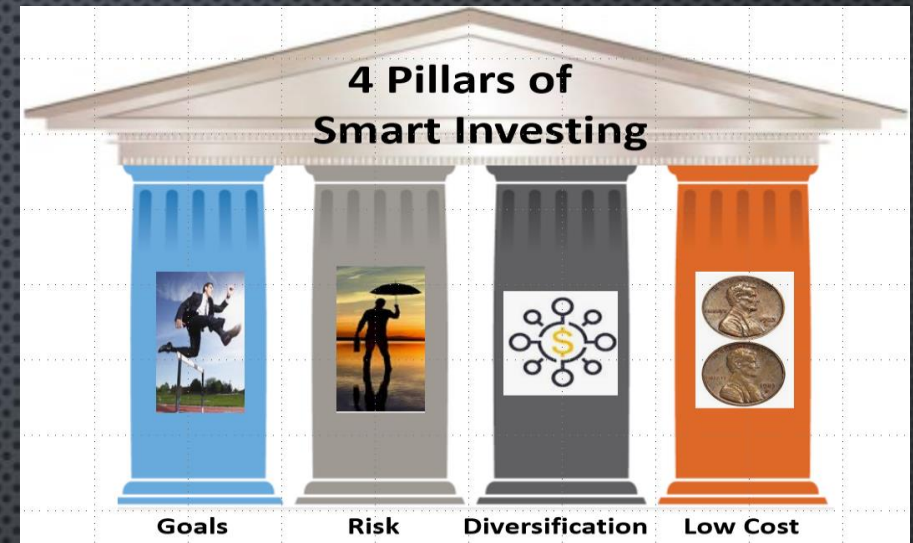
Allocation	Ticker (Click for details)	Asset	Vendor
67% Equity			
5%	<a href="#">FZROX</a>	US Stocks	Fidelity
4%	<a href="#">FZILX</a>	Foreign Stocks	Fidelity
1%	<a href="#">SCHH</a>	US Real Estate	Schwab
33% Bond			
5%	<a href="#">SCHZ</a>	US Bonds	Schwab
6%	<a href="#">IAGG</a>	Foreign Bonds	iShare
0% Cash			
	<a href="#">SCHO</a>	US Short Term	Schwab
	<a href="#">SCHP</a>	US TIPS	Schwab
Total Fee (bps):			

SMART BOOMER INVESTORS BUY LOW COST SAFE DIVERSIFIED PORTFOLIOS

IT'S EASY. WE CAN HELP.

\$100,000 PORTFOLIO PAYS \$30 / YEAR FOR INVESTMENT FUNDS





# GET HELP

INVESTMENT GUIDANCE FOR BABY  
BOOMERS

GOOGLE "AGE SAGE ROBO"



PLEASE SEE ALL OUR SHOWS, & TELL EVERYONE

1. Browse to Facebook (<https://www.facebook.com> )  
or Youtube (<https://www.youtube.com> )

2. Search for “Age Sage Robo”

Watch our previous show on “Smart Do-it-yourself Investing”:

<https://www.facebook.com/AgeSageRoboAdvisor/videos/215531672941692/?vh=e&d=n>

Or

[https://www.youtube.com/watch?v=wXdR\\_zWXk48](https://www.youtube.com/watch?v=wXdR_zWXk48)