

How to Prepare Your Money for Tough Times to Reduce Risk, Create Legacy and Produce an Enviably Retirement Portfolio

**And Learn to Avoid Volatility with this Strategy
that can Save You Tens of Thousands of
Dollars**

ENR Retirement Series
November 19, 2020
Eric N Roseman, CIO
ENR Asset Management, Inc.
Montréal, Canada



What You will Learn Today

- Why market risk increases as you age (Hint): It has nothing to do with market growth or losses
- How to avoid double-digit capital losses in the event of another bear market
- How to avoid capital gains taxes during a market downturn
- I'll show you how to build a portfolio of high quality global stocks and alternative assets to significantly reduce portfolio volatility by at least 50%
- Capture consistent returns without the ups and downs of market volatility
- A safer, more tax-efficient strategy is to hedge your stock holdings
- Great strategy for IRAs and taxable accounts





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**Worry Less about
the Market...**

And Enjoy Doing the Things You Love...



Who is Eric N. Roseman?

- Founded ENR Asset Management, Inc. in 1992
- Montreal-based SEC-registered investment advisory
- Specialists in **Low Volatility-based Global Investing**
- Advisor to high net-worth U.S. investors, private banks
- US\$187 million AUMs, over 325 clients in USA
- Almost 30 years experience investing stocks, bonds, commodities, precious metals and FX
- Started career in 1991 (Global Mutual Fund Investor)
- Sold to Agora Publishing in 1995
- Momentum Asset Management, Inc (London 1995)
- Commodity Trend Alert, Founder & Editor, 2001-2011
- Investment Director, The Sovereign Society, 2007-2011



ENR

Asset Management Inc.

84 Years of Combined Experience; SEC-Registered



In the Next 30 Minutes, Here's What You'll Learn...

- Prepare your portfolio for tougher times using the right securities to substantially reduce risk
- How to significantly reduce portfolio volatility without selling your stocks and incurring taxes
- Build a financial roadmap to a less stressful and more enjoyable life

Macro Asset System™

Advanced Wall Street Investment Strategies for the Everyday Business Owner

- ☑ As much as **80% less risk** compared to the MSCI World Index
- ☑ Capital is NOT locked up like hedge funds...your **cash is LIQUID**
- ☑ **ZERO** performance fees

Our Secret Sauce?

The Problem: Volatility isn't Your Friend

- As you age, risk levels decrease
- Older investors can't afford bear market losses
- Since 2000, we've had 3 bear markets
- A traditional 60/40 portfolio won't protect your wealth in the years ahead because bond rates are too low; inflation is likely to accelerate as the Fed grows desperate to beat deflation
- Volatility will remain historically elevated as deficits rise, trade tensions grow and inflation gains momentum
- Asset 'bubbles' growing in late 2020, mainly in stocks, credit and residential housing



**VOLATILITY
AHEAD**

Volatility is New Normal

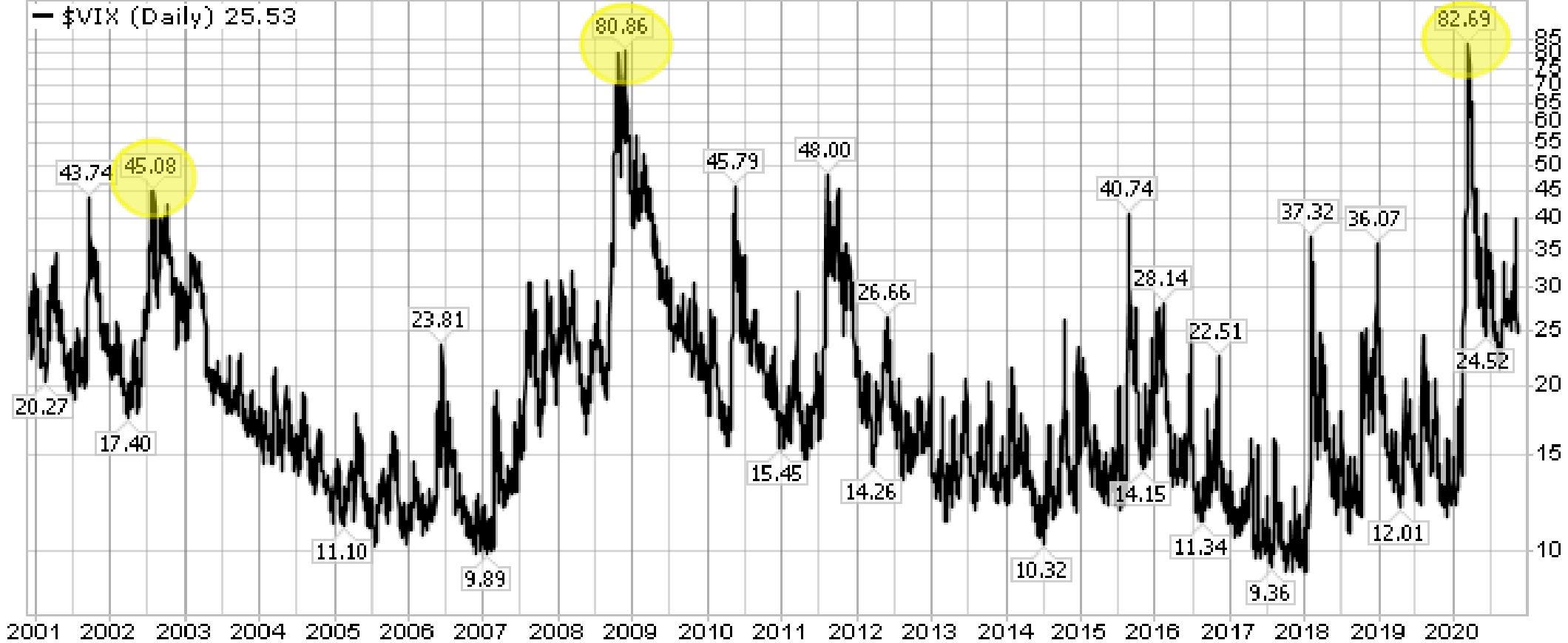
\$VIX Volatility Index - New Methodology INDX

10-Nov-2020 10:23am

© StockCharts.com

Open 25.36 High 25.63 Low 24.35 Last 25.53 Chg -0.22 (-0.85%) ▼

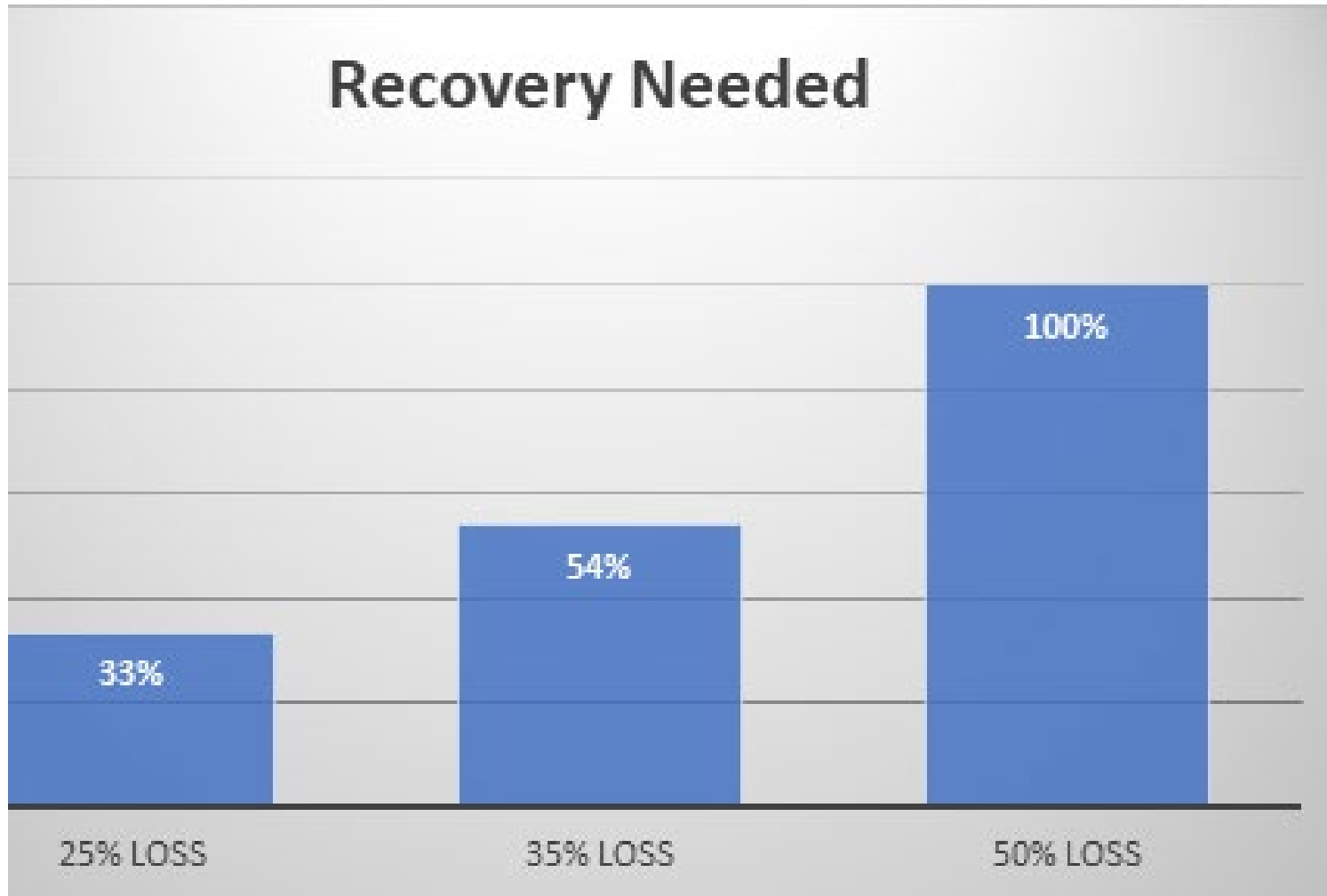
— \$VIX (Daily) 25.53



Why Volatility is Your Enemy as You Age

- The urgency is 'time' as we age
- Recovering from a capital loss can take years
- No guarantee the Federal Reserve will rescue markets every time there's a panic or crash
- Reverse compounding is dreadful!
- The more capital you lose, the more gains you need to recover

Recovery Needed



Capital losses can take years to recoup

A photograph of a lecture hall in a state of chaos. Numerous people, mostly men in suits, are standing and moving around. The air is filled with many white papers that appear to be flying or falling. The floor is also covered with papers. The scene suggests a major disaster or a significant event that has caused a panic.

Avoid a Panic Outcome!

Dot.com Bust: 2000-2002

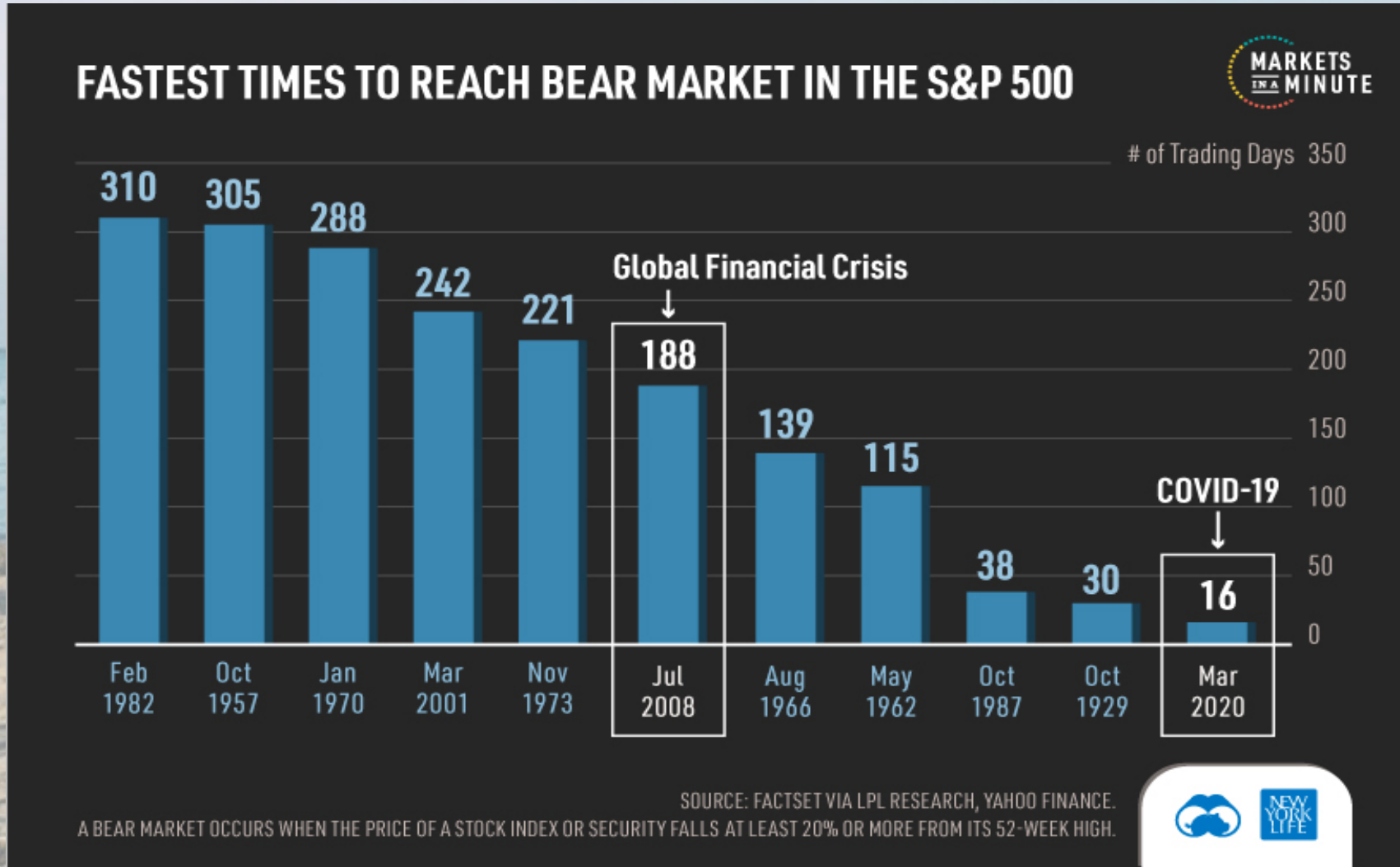
Month-to-Peak	Month of Low	Length of Bear	% Decline	Length of Recovery	Recession?
March 2000	October 2002	31 months	49%	56 months	Yes



Financial Crisis: 2007-2009

Month-to-Peak	Month of Low	Length of Bear	% Decline	Length of Recovery	Recession?
October 2007	March 2009	17 months	56%	49 months	Yes

March 2020: Fastest Bear Market in History



The Solution: Stamp out Volatility!

- Avoid sectors and securities that cause volatility
- Build positions that provide negative correlations to stocks
- Avoid small-caps – too risky
- Avoid deep cyclicals like commodities, oil and copper
- Avoid junk bonds and leveraged loans
- Avoid hedge funds (poor liquidity)
- Investors in retirement or approaching retirement should stick mostly to high quality large-cap dividend stocks, investment-grade bonds, gold and liquid alternative assets

How to Drive Portfolio Volatility Down

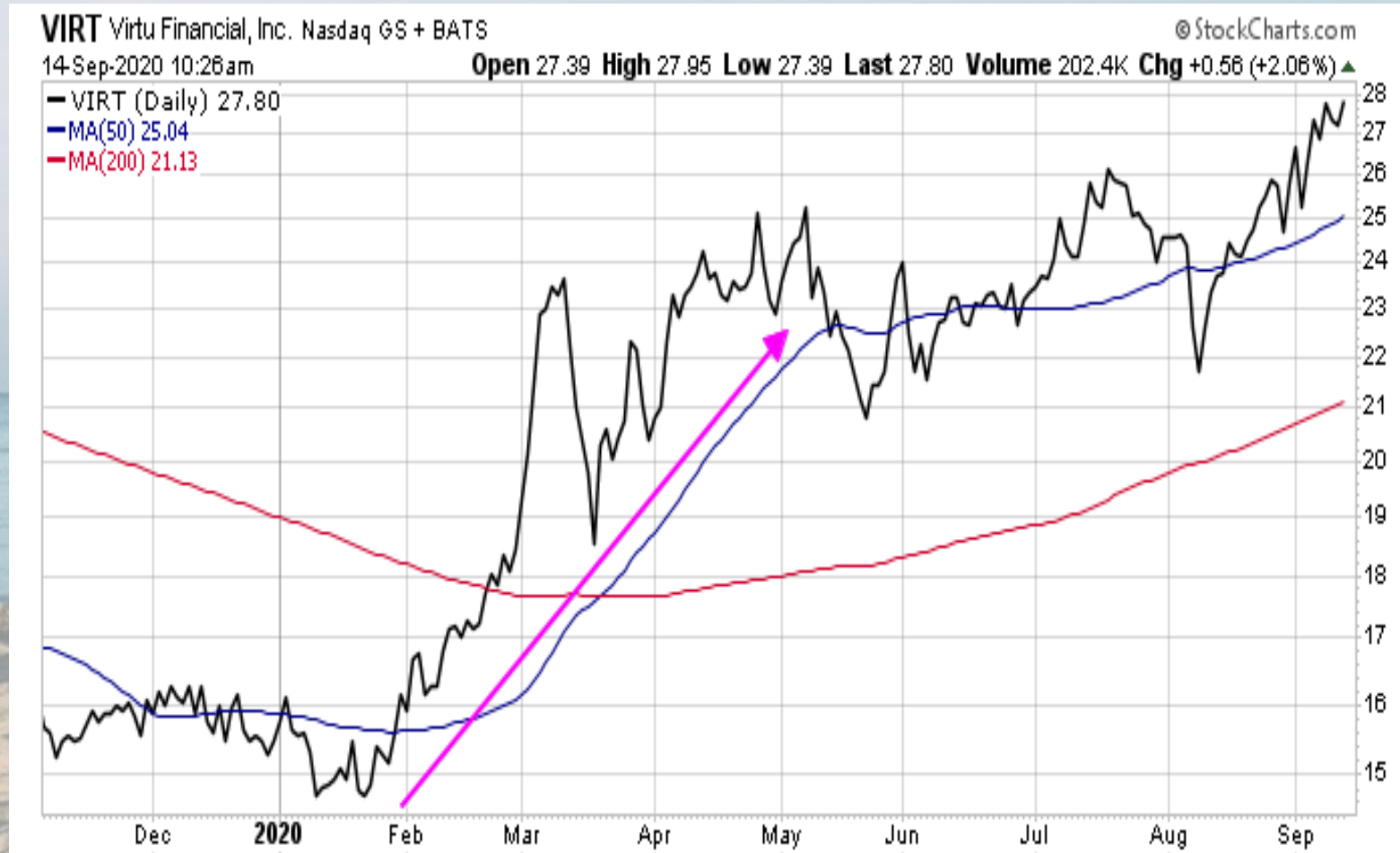
- **What's in your Stock Portfolio?**
Seek blend of large-cap defensive and growth/value stocks; portfolio construction is key to cutting risk
- **Long-term Treasury bonds & Intermediate Treasury Bonds:** Hedge against credit dislocation, stock risk; outright deflation
- **Gold:** Low real rates and massive global debt supportive of gold
- **Silver:** Gold/silver ratio lowest in 35 years; silver is cheap
- **Japanese yen & Swiss franc:** Safe-haven currencies in turmoil
- **Chinese Yuan** is new safe haven
- **Cambria Tail Risk ETF:** Managed product trades put options
- **Inverse Index ETFs:** SH
- **Gold Mining Stocks:** Leveraged to gold price; explosive potential
- **High Frequency Trading Firms:** VIRT and FLOW thrive on market volatility
- **Cash:** Liquidity essential in every portfolio, especially as retirement nears



Neutralize Risk with TAIL



VIRT a Big Winner as Markets Buckle



Long-Term Treasuries Negatively Correlated to Stocks since 1998...



Stocks You'll Never Sell...

- There's no reason to sell high quality stocks, unless you're meeting a financial obligation or goal
- If you hedge your portfolio properly, you'll use market crashes or dislocations as buying opportunities
- You never want to sell great companies: reinvest your dividends and let compounding work for you!
- Most long-term investors are successful because they “buy-and-hold” (The Buffett approach)



Our Top Ten Stock Holdings

1. Nestlé (NSRGY)
2. Bristol-Myers Squibb (BMY)
3. Berkshire Hathaway Class B (BRKB)
4. Coca-Cola Corp. (KO)
5. Lockheed Martin Corp. (LMT)
6. Amgen (AMGN)
7. Newmont Mining (NEM)
8. Amazon.com (AMZN)
9. Procter & Gamble Corp. (PG)
10. MetLife Co. (MET)



Core Portfolio Stabilizer: Nestlé



P&G = Portfolio Stability

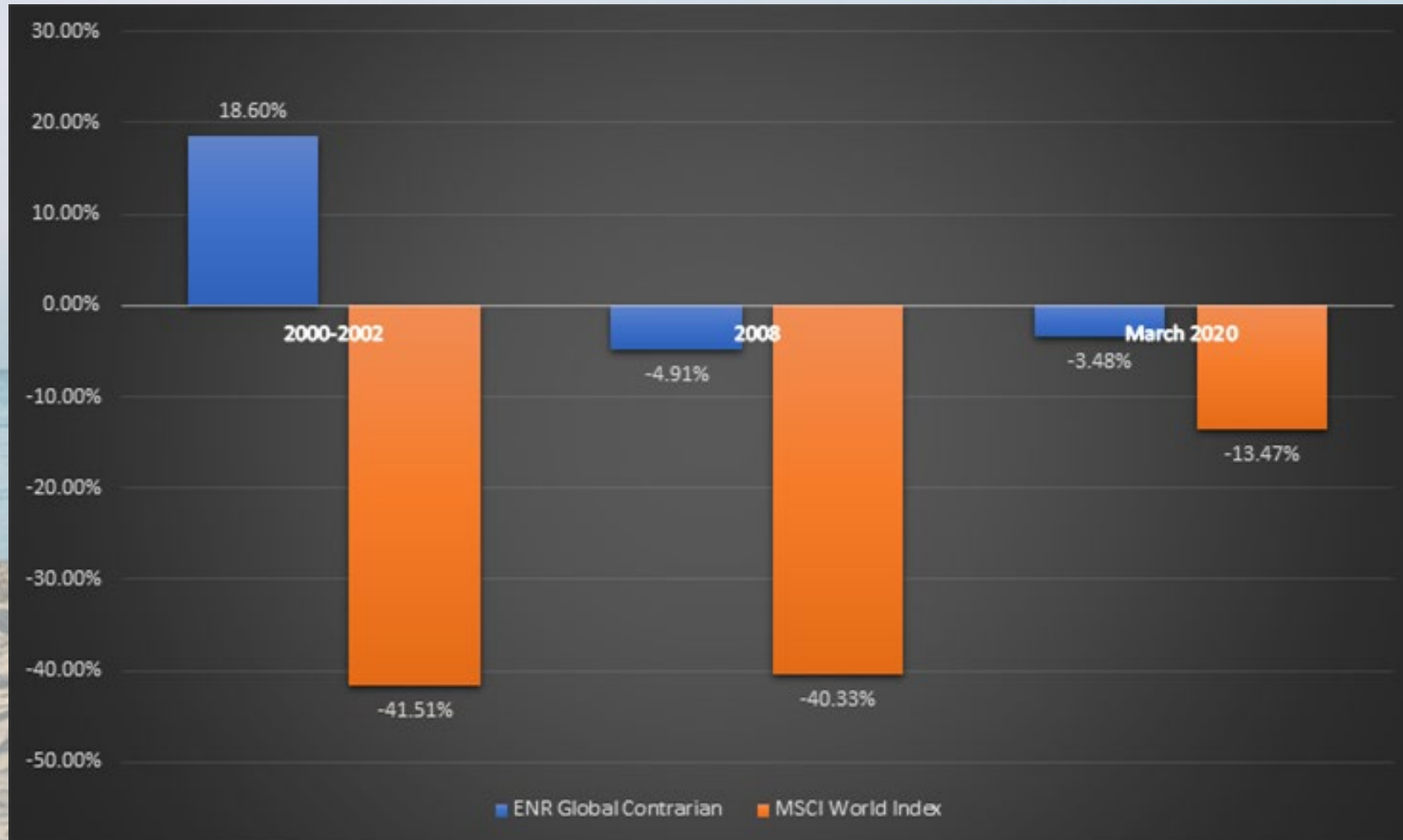


The Endgame?

- Bear markets and crashes won't devastate your portfolio
- Here's the proof...
- My flagship **Contrarian Portfolio** has recorded 70% less risk since 2000 vs. MSCI World Index (Beta risk measurement)



Preserving Wealth in Bear Markets



Bear Market Outcomes: 2000-2020



Are You Looking to Reduce Capital Losses?

- This strategy is ideal for investors in their 50s, 60s and 70s looking to preserve wealth and neutralize volatility
- This is not a strategy for people looking to beat the market
- In fact, if you're trying to beat the market after 50, there's a chance you might not recover from a bear market in stocks



What You Just Learned

- How to significantly cut portfolio risk with hedges
- Adopt a strategy for portfolio insurance (e.g. car, home)
- Neutralize losses
- Hold your favorite blue-chip stocks – despite volatility
- Avoid paying unnecessary capital gains taxes
- Avoid getting emotional about the market and possibly dumping stocks at market lows



**Enjoy your
life without
market
stress**

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Your Fork in the Road: Now What?

1. Go it alone and waste your time trying to figure it out, and maybe lose hundreds of thousands of dollars, OR
2. Get help from me and my team who specialize in this risk-based strategy to protect your portfolio. We don't do anything else; all of our waking hours are spent solving this for our clients for almost thirty years

Choose Your Bank Account Domicile

- ENR offers managed accounts in the United States, Austria and Switzerland
- Minimum: \$300,000
- IRAs and 401Ks
- Overseas private banks offer VISA debit cards, online account access, gold storage and foreign savings accounts

4 Easy Steps to Get Started

1. *Complete private banking or brokerage custodial application forms*
2. *Choose ENR Service*
3. *Sign ENR contracts*
4. *Wire transfer funds*
5. *Go!*



ENR
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- Thank you!

