

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

**And Choose the Best European Private Bank to  
Manage and Grow your Offshore Assets**

**Live and Invest Overseas Virtual Webinar**

**ENR Retirement Series**

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Eric N Roseman, CIO

ENR Asset Management, Inc.

Montréal, Canada



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Asset Management Inc.

# Who is Eric N. Roseman?

- Started career in 1991 (Global Mutual Fund Investor)
- Founded ENR Asset Management, Inc. in 1992
- Montreal-based SEC-registered investment advisory
- Sold to Agora Publishing in 1995; joined Agora as editor
- **Specialists in Low Volatility-based Global Investing and helping Americans open Swiss & Austrian private bank accounts since 1995**
- US\$189 million AUMs, over 300 clients in USA
- 30 years experience investing stocks, bonds, commodities, precious metals and FX
- Momentum Asset Management, Inc (London 1995)
- Commodity Trend Alert, Founder & Editor (2001-2011)
- Investment Director, The Sovereign Society (2007-2011)



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# ***85 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 and which securities to avoid
- How to significantly reduce portfolio volatility without selling your stocks and incurring taxes
- How to use Swiss and Austrian private banks to diversify your nest-egg away from your home domicile
- Build a financial roadmap to a less stressful and more enjoyable life



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

**And Enjoy Doing the Things You Love...**



**VOLATILITY  
AHEAD**

# 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 interest rates are too low
- Stock market nirvana will NOT last
- Volatility will increase in 2022 as the Fed hikes rates, deficits rise, inflation gains momentum and USD declines

# The Problems Facing Investors Right Now



Markets are priced for perfection in 2021 after explosive gains since 2009



The Federal Reserve's excessive monetary policy response for Covid-19 has created an equity and bond market bubble, and house prices have exceeded the 2006 peak



Today's asset- and credit-market bubbles are premised on the assumption that ultralow rates will last forever



**Since 1956, Average Bear Market Loss is -27%**



## Recovering From Loss



Capital losses can take years to recoup

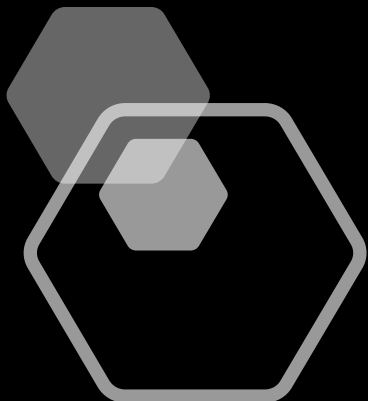


# Good News...

There are still some ways you can actively protect your money and grow your wealth... regardless of what the government is doing and what's happening in the market.

# 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**



# Get Portfolio Protection Now....

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Purchase non-correlated or low correlated assets like Swiss francs, Chinese yuan, Japanese yen, Resource Currencies, Tax-Free Bonds (Munis), Gold & Silver, Farmland REITs, Apartment REITs

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Prepare for Every Economic Outcome (Inflation or Deflation)

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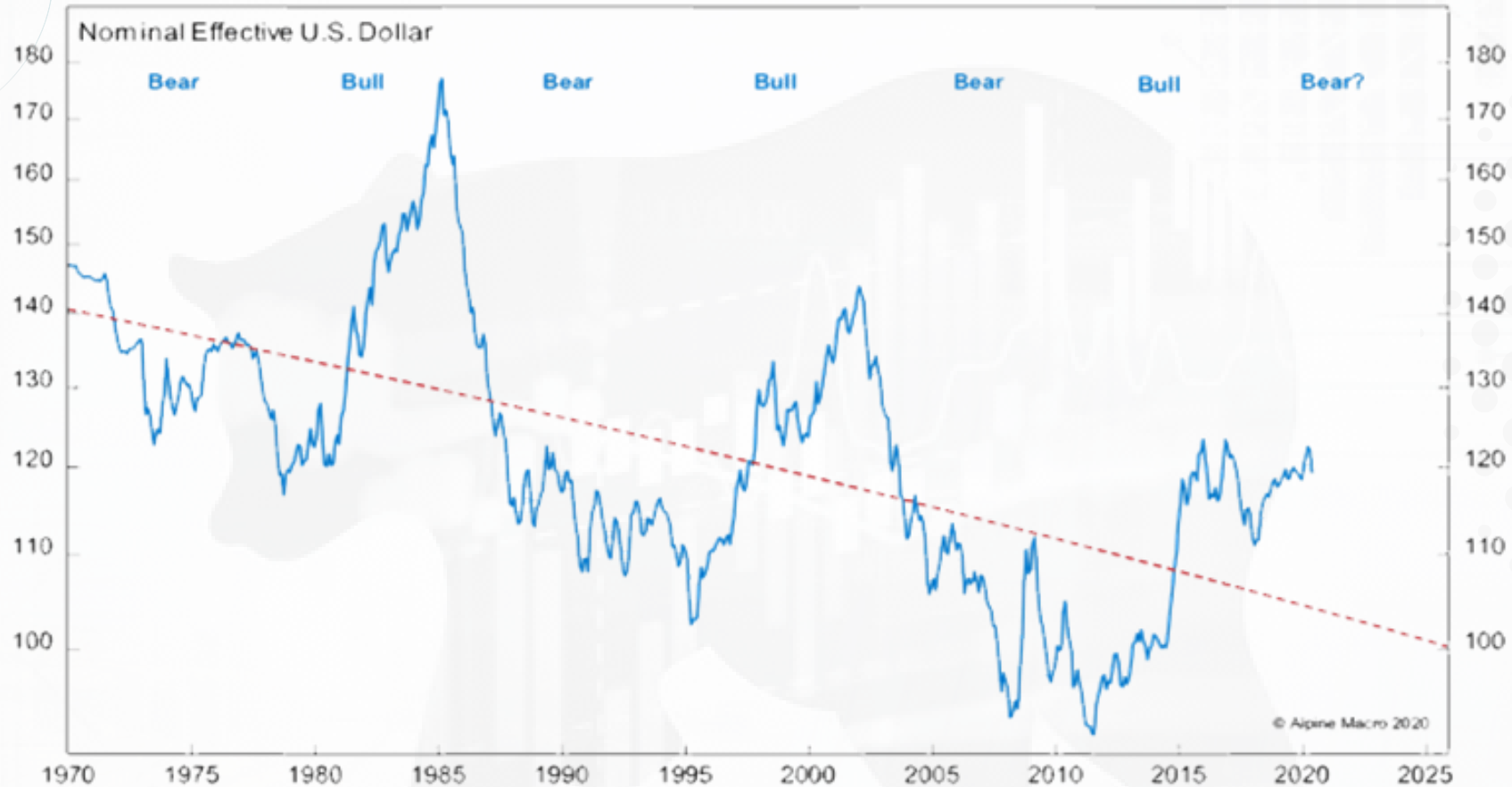
Add Liquid Alternatives like diversified managed futures funds and long/short funds

Now is the time to review your asset allocation, and possibly, reduce stocks to cut risk

Applying diversified assets allows you to hold your favorite stocks, avoid selling in a downturn and avoid triggering realized capital gains taxes

# Now is a Great Time to Sell U.S. Dollars!

1971 to 2021: Long-Term Dollar Trend is Down!



Source: BIS

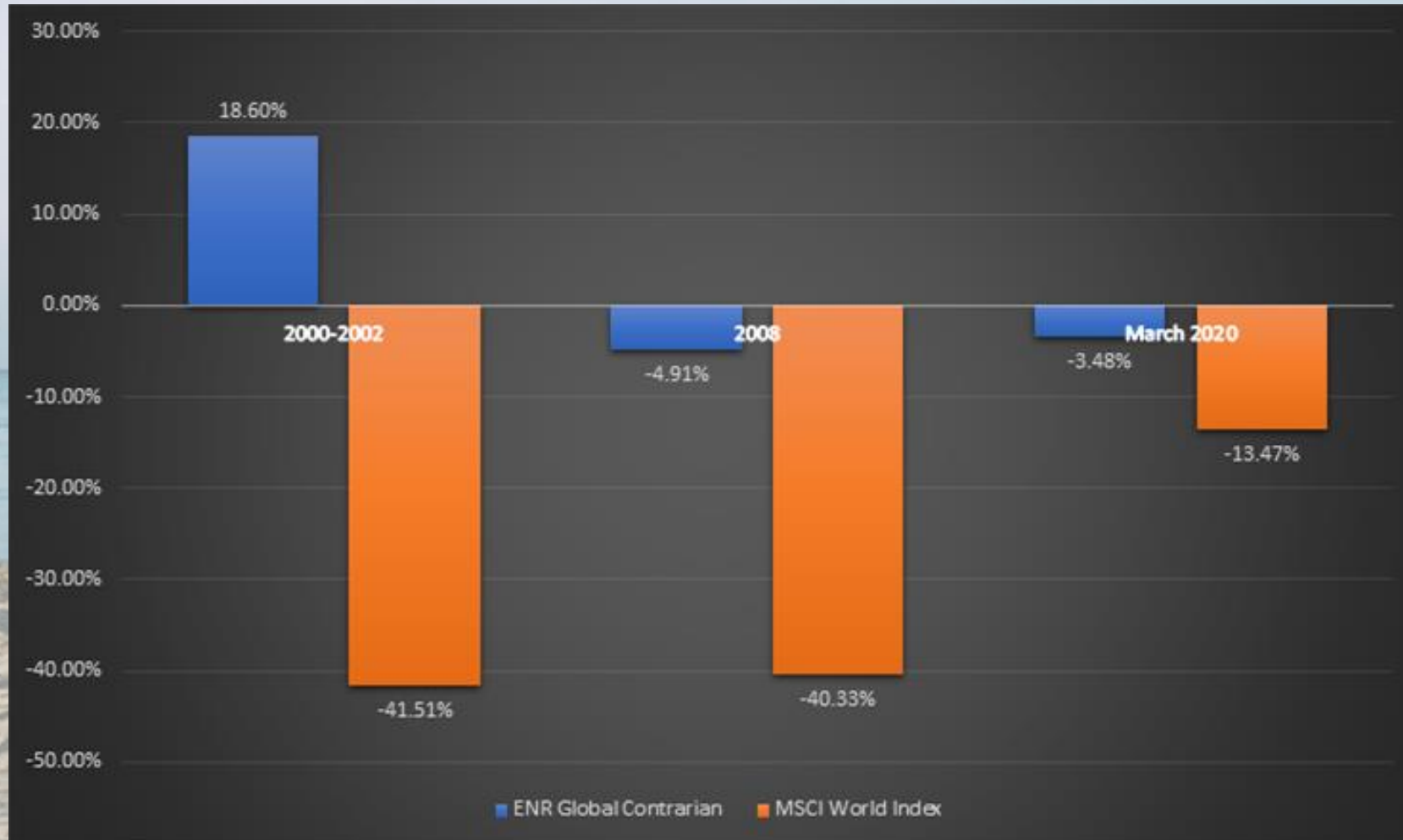
Note: Shading denotes U.S. dollar bear market



# 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)

# Preserving Wealth in Bear Markets





# 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 alternative assets
- Adopt a strategy for portfolio insurance (e.g. car, home)
- Neutralize your 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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# Private Banking: The World's Best Safe Haven

# Austria: Not Your Typical Safe Haven



# Why Austria and Switzerland?

- We all invest globally (stocks, bonds, currencies etc.) but what about **private banking** diversification?
- Most Americans (and other nationals) keep all of their wealth under the auspices of one government, in one country, in one legal system and denominated mostly in USDs
- Local investments and debts are concentrated in US securities, real estate, life insurance, ERISAs etc.
- Individuals have too much invested in U.S. dollars
- Vienna and Zurich strong financial centers for deposits, global securities, gold storage and private safety deposit boxes

# Why Bother with a Foreign Account?

- Threat of Big Brother and Financial Confiscation
- Foreign Exchange Controls in US?
- UK Foreign Exchange Controls 1974-1979
- Possibility of *National Deficit Financing Fund* and Government Seizure of Pension Plans?
- Pensions seized or partially seized in Ireland, France, Argentina, Bulgaria, Hungary and Poland
- Global Sovereign Deficits at Record Highs; Next Crisis might Exhaust Weaker Nations
- Never Keep all Assets in One Country
- Report all Foreign Assets



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# Why A Swiss Account?

1

Exclusive club of established wealth and privilege since private banking was founded in Zurich in 1934

2

The best foreign country for international private banking, wealth accumulation, safety and economic soundness

3

Largest private banking center in the world with \$6.5 trillion in deposits





# Why A Swiss Account?

4

Swiss reputation for efficiency and reliability

5

Ranked as one of the best-managed economies with history of positive trade and budget surpluses

6

Strongest currency in the world since 1971 when Nixon ended USD-gold convertibility



# Why A Swiss Account?

7

Clients can invest in almost any asset in the world using a Swiss bank account: Global stocks, bonds, currencies, real estate, precious metals and cryptocurrencies



# 4 Easy Steps to Get Started

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



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Asset Management Ir

# Contact Us in Montréal...

- Eric N. Roseman
- Tel Toll-Free 1 877 989 8027  
or Direct 514 989 8027
- Email: [eric@enrasset.com](mailto:eric@enrasset.com)
- Thank you!

