



## Using your Money in a Down Market

Have you had to hold off paying yourself out of a retirement product like a 401(k) because of market conditions? Wouldn't you feel better knowing the fate of your golden years was not tied to the ups and downs of Wall Street?

When you were first told about 401(k)s and IRAs, it's likely someone mentioned "Dollar Cost Averaging," which describes the effect of putting the same amount of money into your investment every month regardless of the market. When the market goes down, you end up buying more shares at a lower price.

For the same reasons that this is beneficial when you are adding money to your account, it can be a huge drain when you are receiving disbursements. If the market goes down while you are taking disbursements, you may need to sell more shares to pay yourself. In this scenario, you'd end up with fewer shares in position to benefit from a market rebound. You've locked in your loss and can never regain the shares' lost value.

This will never be a concern for you when you roll over your IRA, 401(k), CD or pension to a Fixed Indexed Annuity.

With Fixed Indexed Annuities, market fluctuation is off the table. You have the ability to participate in market gains and most importantly.....**you can retain your gains!** Yes, this means that your account can never lose money.

Through our direct brokerage and wholesaler relationships, Bauman Financial has access to DOZENS of the most recognized names in the industry. Most of these companies have been around well over 100 years and have been through many economic trials.

Being an independent agent allows Bauman Financial Group the choice and flexibility to assist you in choosing the right company to meet your needs.

You've worked hard to take care of your retirement plans. Call Bauman Financial today to learn about ways to make sure they are there for you when they are needed the most.

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