



Quiver Financial

QUARTERLY 401(K) OPTIMIZATION GUIDE



The Problem You Are Facing...



You've been told, one of the best financial moves you can make is to contribute regularly to a 401(k). The question is, where is the best place for your 401(k) to be invested so you have the luxury to retire at a young enough age to enjoy an active retirement. You're not looking to time markets, rather you want to be thoughtful and strategic as it pertains to the risk you are willing to take. And, you want to avoid losing large sums of money in the market a few years before you are planning on retiring or needing it for health care.

When Your Long-Term Isn't Wall Street's "Long-Term"...



Conventional wisdom says that you should be a long-term investor with your 401(k) and avoid timing markets. This may be true if you are in your 30's, 40's or early 50's, or when 401(k) balances tend to be smaller in value. However, what if you're in your 60's, and your 401(k) balance represents a lifetime of work as well as future financial security for you and your family? And, you no longer want to risk losing all that to a bad year in financial markets. If your long-term is no longer wall street's long-term, the Quiver Financial Quarterly 401(k) Optimization Guide is for you.

Plan, Protect, Prosper...



Each quarter we release the Quiver Financial 401(k) Optimization Guide specifically for investors who desire a strategic, thoughtful approach to investing their 401(k) balance. The allocations are modeled in reflection of the fundamental and technical analysis Quiver Financial employs to manage risk and identify early growth trends within interest rates, stock markets, commodity markets, real estate, and currencies to help your 401(k) optimize its potential. For more information follow our "Market Updates" on our YouTube channel [@quiverfinancial5902](https://www.youtube.com/@quiverfinancial5902) (click to open)





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Q3 2024

Conservative

“I am concerned with losing money and may need my money in the next year or two”

20% Money Market or Stable Value Fund

30% Short or Intermediate Term Bond Fund

20% Corporate Bond or High Yield Bond Fund

30% Natural Resources, Metals, or Energy Related Funds

Moderate

“I want to remain positioned for growth opportunities, but I also want to prevent as much downside as possible because I may need the money in the next 5-7 years.”

10% Money Market or Stable Value Fund

30% Short or Intermediate Term Bond Fund

30% Natural Resources, Metals, or Energy Related Fund

30% Corporate Bond or High Yield Bond Fund

Aggressive

“I am in this for the long haul, however I want to be aware of managing risk while still taking advantage of opportunities for growth.”

30% Corporate Bond or High Yield Bond Fund

10% Short or Intermediate Term Government Bond Fund

30% Natural Resources, Metals, or Energy Related Fund

30% Large Cap Value Fund

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401(K) OPTIMIZATION | RETIREMENT PLANNING | WEALTH MANAGEMENT



Disclosures:

Not intended to be investment advice. Always consult your own financial advisor or contact us at 949-492-6900 before acting on any investment ideas.

The allocations provided are a reflection of the allocation guidance Quiver Financial provides to its private clients and the Quiver Financial Blue 401(k). Not all 401(k) providers may provide the same funds noted in the Quiver Financial guide, please contact us if you need assistance on finding an alternative fund that may be available within your specific 401(k).

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