



Safety Net: The Strategy for De-Risking Your Investments in a Time of Turbulence

James Glassman

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How can you construct a financial investment strategy to protect yourself ... yet still get the growth to ensure a solid financial future and comfortable retirement during these turbulent times?

By building an investing safety net that gives you the gains needed for growth – though more modest than those of past years – but protection against the downside. So when turbulence strikes again – and it will – you won't re-live the financial nightmares of recent years when portfolios and 401Ks were devastated.

Jim Glassman provides the specifics you need for shrewd asset allocation, specifically:

- **Reduce stock ownership.** For those stocks you do own, ensure they meet one of these criteria: pay dividends; are low-priced and from industries of the future; or companies based in aspiring nations such as India, Brazil and China.
- **Make a substantial investment in bonds**, especially US Treasury TIPS bonds and corporate bonds
- **Hedge against decline** by owning a bear fund that shorts the US economy.
- **Own funds based on other currencies**, thus protecting yourself against the potential declining value of the US dollar.
- And **consider derivatives**. Yes, derivatives!

Specific stock, bond and fund recommendations and ample portfolios then provide the starter ideas for properly balancing a portfolio.

And the 5 principles and 18 specific rules of “the new rule book” help keep “animal spirits” in check when fads and news flashes provide the temptation to make rash investing decisions that will be quickly regretted.

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