CREATIVE ASSET SOLUTIONS

SmartRetire Strategy™

Scan or click on the QR code to request your complimentary Discovery Session

What a SmartRetire™ Risk Review Can Reveal

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1. Portfolio Risk Exposure

- Are your investments too aggressive—or too conservative—for your age and goals?
- How would your portfolio likely perform in a major market downturn?
- Are you exposed to **sequence of returns risk**, where early losses in retirement can reduce long-term income?

2. Hidden Fees and Inefficiencies

- Are you unknowingly paying high fees that erode your returns?
- Are you invested in products that don't match your objectives?

3. Volatility and Drawdown Impact

- How much volatility can your plan handle before your income is threatened?
- Could a sharp drop in the market force you to withdraw at a loss?

4. Overlap

- Does your portfolio own a lot of the same stocks?
- Are you missing key pieces like inflation protection or guaranteed income?

5. Income Sustainability

- Is your retirement income plan sustainable over 25–30+ years?
- Are you withdrawing from the right accounts in the right order?
- Will your income sustain in a down-market cycle?

6. Behavioral Risk

- Would fear or panic in a market crash tempt you to make emotional decisions?
- Do you have a strategy to stay invested confidently?

7. Tax-Related Risk

- Are you unintentionally triggering large tax bills through poorly timed withdrawals?
- Does your investment strategy align with your overall tax and legacy goals?

Take the Next Step: Schedule Your SmartRetire Strategy™ Discovery Session

What you've just reviewed is a *preview* of the insights and clarity you can gain through our full **SmartRetire Strategy™** process.

The **Risk Review** is just one piece. When you schedule your **Discovery Meeting**, we'll begin gathering the key information needed to build your complete, personalized strategy—designed to help you retire with greater confidence and control.

In your complimentary Discovery Meeting, we'll:

- Get to know your current financial picture and retirement goals
- Begin identifying key areas of opportunity, risk, or inefficiency
- Start building the foundation for your **SmartRetire Strategy™**

Call 859-372-6727 or visit
www.CreativeAssetSolutions.com
Or simply click or scan the QR code to book your appointment now!

This guide is part of the full SmartRetire Strategy™.

Investment advisory services offered by duly registered individuals through Creativeone Wealth, LLC a Registered Investment Adviser. Creativeone Wealth LLC and Creative Asset Solutions are unaffiliated entities.

Kevin Bard, Financial Advisor

Kevin Bard is the Owner and Founder of Creative Asset Solutions, LLC, a respected financial consultant, educator, and author. He is a retirement planning authority. His strategies have helped his clients preserve their wealth and increase their family legacy. Over the past 30+ years Kevin has utilized a unique educational process that has allowed his clients to be better informed about the numerous income, investment, and insurance choices available today.

Kevin is a series 65 investment advisor representative with Creativeone Wealth, LLC and holds firm to his fiduciary responsibilities. Kevin's firm is based in Northern Kentucky with branch offices in Cincinnati, Blue Ash, West Chester and in Clinton Township, MI.

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PLANS THAT WORK. PEOPLE WHO CARE.