

## **Finding Stability in an Unstable Market**

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We are currently in the midst of one of the most difficult financial markets to navigate. The stock market is just off all-time highs, interest rates are near historic lows, and our national debt is skyrocketing as if our country is being run by a bunch of teenagers with their first credit cards.

How do you begin to manage your money today, and in your future? The age-old saying is, "Ride the market through the ups and downs and you'll wind up being a winner." Investors who underperform in the market tend to let their emotions dictate their positions, and they tend to buy and sell at the worst possible times.

While life insurance primarily should be considered for death benefit protection, it also offers a number of living benefits – including the ability to access cash values from permanent life policies. At times like these when cash is king, you could use a whole life insurance policy to help build a cash reserve that can supplement your portfolio in a tax-preferred manner. This attribute can help you better manage and supplement your retirement income – which is a distinct benefit when you need cash.

Here's why – once retirement begins, the ORDER of your portfolio's returns is much more important than the AVERAGE of your returns. If the market has down years in the early stages of your retirement, your portfolio and future withdrawals could be significantly depleted. With less principal, you'll earn less in returns, making it harder to maintain your income – and the lifestyle to which you've grown accustomed.

BUT (this is a big BUT), if you had a cash reserve built up in your whole life policy, you could withdraw income from your policy instead of your portfolio in market down years, saving your principal and potential future gains. The end result can be a more stabilized retirement income stream, peace of mind and, as an added bonus, a death benefit for the ones you love.

So yes, while this market can be difficult to navigate, with cash value from a permanent life insurance policy you can better navigate the vicissitudes of retirement planning and variable market conditions.