

Quarterly 401(k) Optimization Guide

It is the end of another quarter and if **your goal is to optimize the performance of your 401(k)**, it is a good time to review your investment allocation to possibly find investment options that may be able to benefit from any developing trends while reducing exposure to any potential threats that may be lurking within market cycles.

This quarterly guidance is not intended to be investment advice. For full disclosures please visit **www.quiverfinancial.com**. This guidance is a reflection of what we have shared with the clients of the *Quiver Financial Blue 401(k)* which is designed to help its participants optimize the potential growth of their retirement assets. Please consult your own financial professional before acting on anything you may read or hear about in regards to investing or contact us and we will be happy to provide you customized recommendations.

Since our last communication, financial markets have continued their “**Bear Market**” behavior with the Stock Market trading sideways in a range measured by the SP500 between 3800 and 4200 while interest rates have also ranged from 3.5% to 4.2% (10yr Treasury). Oil has been range bound with the price of a barrel of oil trading between \$65 and \$85 since the start of the year. The one notable asset that has made some moves the past quarter is Gold, with a year to date return of approx. 8+% as investors flocked to the shiny metal after the bank failures of SINB and SVB.

Based on our research of both the fundamental and technical backdrop of markets, which you can review by visiting our **youtube channel** or reading our “*From The BoardRoom*” publications, we are focusing most of our allocations towards short and intermediate term government fixed income as well as equities that are related to commodities such as Oil/Energy and Metals while remaining underweight broad based equities, particularly underweight technology.

As a result of many 401(k)'s offering various options we have made the following allocation as general as possible however you may need to contact us if you want or need to know which specific fund in your 401(k) may be able to provide the best exposure to the guidance provided on the next page.

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Conservative

"I hate to lose and may need my money in the next year or two."

40% Money Market or Stable Value fund

30% Short or Intermediate Term Bond fund

30% Natural Resources, Metals or Energy related fund

Moderate

"I am in this for the long haul and want to buy low and sell high yet be aware of managing risk so I don't lose a big chunk all at once."

20% Money Market or Stable Value

30% Short or Intermediate Term Bond fund

20% Natural Resources, Metals or Energy related fund

30% Corporate Bond or High Yield Bond fund

Aggressive

"I am in this for the long haul and I want to optimize the growth potential of my 401(k) and am willing to accept a greater amount of shorter term (month to month) price swings in my portfolio value."

30% Short or Intermediate Term Bond fund

30% Corporate Bond or High Yield Bond fund

30% Natural Resources, Metals or Energy related fund

10% Fund with higher weighting in U.S. Aerospace and Defense or Healthcare

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