SmartLock™

INVESTMENT HEDGE · HEDGE YOUR MARKET RISK

A Y-UFinancial® Strategy

An out-of-market counterweight to your portfolio.

What if you could limit how much you lose in a downturn, with a guaranteed, out-of-market asset working alongside your investments?

Most people don't think about risk management until it's too late. The Investment Hedge gives your portfolio a counterweight. You move safe money into a positive-interest environment with contractual guarantees, leave your risk money invested, and borrow against the hedge when markets fall, so you're not forced to sell at the bottom. Your safe money keeps growing, tax-deferred, no matter what the market does.

THE PROBLEM **Risk management isn't considered until it's already too late.**

Noticed too late

Most people address downside risk only after a downturn has already cost them.

Selling at the bottom

Needing cash in a slump forces you to lock in losses at the worst possible time.

No counterweight

Money concentrated in the market has nothing stable to lean on when volatility hits.

HOW THE INVESTMENT HEDGE WORKS

1

Transfer safe money

Move your safe money into a long-term positive-interest environment backed by a 120+ year-old carrier.

2

Keep risk money invested

Leave your risk money in the market so its long-term growth potential stays fully intact.

3

Leverage the hedge

Borrow against your safe money instead of selling investments during a market downturn.

4

Minimize the loss

Stable, guaranteed growth cushions your portfolio so you give up less when markets fall.

GUARANTEES	SAFETY	GROWTH	LEVERAGE	LEGACY
Contractual minimums	Grows out of the market	Tax-deferred compounding	Borrow instead of sell	Generally tax-free to heirs

THIS MAY BE RIGHT FOR YOU IF

Who the Investment Hedge is built for

- ✓ You want to limit how much you lose during market downturns.
- ✓ You don't want to be forced to sell investments at the bottom.
- ✓ You'd like a guaranteed, out-of-market counterweight to your portfolio.
- ✓ You want safe money that grows tax-deferred no matter what the market does.
- ✓ You want one asset that hedges your risk and protects your family.

QUESTIONS TO ASK YOUR ADVISOR

Start the conversation

- → How much could a downturn cost me right before I need my money?
- → Do I have a stable counterweight to my market risk?
- → Could I borrow against safe money instead of selling in a slump?
- → Is my safe money actually growing, or just sitting idle?
- → Which funding source fits me: cash, retirement, equity, or an existing policy?

Y-UFinancial®
LET YOUR WHY EMPOWER YOU

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