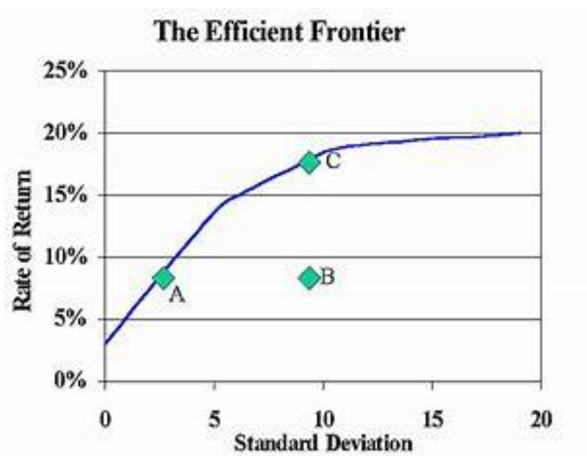
Rafferty Annuity Framing LLC

A MORE EFFICIENT FRONTIER?

The Problem

- We're all familiar with the seminal work of Harry Markowitz, father of the efficient markets hypothesis. He won the Nobel prize in economics for this work in 1952.
- According to its fundamental premise, each portfolio on the efficient frontier line is optimal from a risk and reward standpoint.
- Meaning, a greater return can't be found for a given level of risk, and less risk can't be found for a given level of return.
- In summary, no portfolios to the north or west of the line are theoretically possible.
- If the efficient frontier were a map of the United States, and your portfolio was a car, you'd always want to be heading to Seattle, and always away from Miami.
- Traditional assets may no longer help move a portfolio onto the frontier.



Vulnerable Prospects

- Those using only traditional building blocks of asset accumulation – stocks, bonds, cash

Why Act Now?

- Today's markets – both fixed income and equities – may be distorted after more than a decade of heavy Fed intervention. That has driven the risk/reward in traditional assets to unsavory levels in some cases. Now is the time to look to alternative solutions.

An annuity when framed properly can be a great solution. Contact me today!

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