

A FREE GUIDE FOR SMART PRE-RETIREEES

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# The 5 Warning Signs

## Smart Pre-Retirees Are Watching Right Now

*A plain-English guide to understanding hard assets before you make your next move.*

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Presented by

**Gengler Consulting Group**

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◆ **VISUAL DIRECTION** COVER IMAGE

*Photo-real vertical book cover. Close-up of a weathered wooden table with high-end reading glasses resting on a printed financial report. Beside it, a small stack of gold bars and a jar of tech-metal ore. Warm morning light.*

*Palette: cream, deep forest green, honey.*

Placement: Cover · Aspect ratio: 8.5×11 portrait

## WHAT'S INSIDE

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## Why You're Reading This

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You spent forty years building your nest egg. You did the right things. You saved. You waited. You went without so the account could grow.

But lately the news feels different, doesn't it?

The market swings feel sharper. Your dollar seems to buy less than it did a year ago. And a quiet question keeps showing up late at night:

### *Is what I've built actually safe?*

You're not imagining it. A lot has changed in the last few years, and the old advice doesn't seem to fit anymore.

Here's what this guide will and won't do.

It **won't** promise you a magic number or tell you there's a "safe" way to earn big returns with no risk. Anyone who tells you that is not being straight with you.

What it **will** do is show you five real warning signs worth watching, explain how hard assets actually work in plain English, and lay out the honest tradeoffs — the good *and* the risk — so you can ask better questions and make your own call.

**Let's start.**

◆ **VISUAL DIRECTION** INTRODUCTION SPREAD

*Wide cinematic shot of a sunset over a quiet coastline. A couple in their early 60s, seen from behind, walking hand-in-hand along a pier toward the horizon. Soft golden-hour light. Generous negative space for text.*

Placement: Page 2 · Aspect ratio: 16:9 banner

## WARNING SIGN #1

## The Debt Keeps Growing

The national debt now grows by about a trillion dollars every few months. That's not a typo, and it's not a political point. It's just the number.

Why should you care?

When a country borrows that much, over time it can weaken the buying power of its money. Think about it this way: when there are far more dollars chasing the same loaf of bread, the bread costs more dollars.

So here's a question worth sitting with.

***If most of your savings is in paper — cash, CDs, bonds — what happens to it if the dollar itself buys less each year?***

That's the first thing smart pre-retirees are watching. Not to panic. Just to pay attention.

◆ **VISUAL DIRECTION** CHAPTER 1 ILLUSTRATION

*Macro shot of a single gold coin resting on a stack of vintage paper stock certificates. High contrast, warm studio lighting, soft-focus library background.*

Placement: Page 4 · Aspect ratio: 1:1 inline

**WARNING SIGN #2**

## Your Dollar Quietly Loses Ground

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Have you noticed your grocery bill creeping up? Your insurance? Your utilities?

That slow creep has a name. It's the loss of purchasing power, and it works quietly. A little each year. You barely feel it month to month — but stretch it across a twenty- or thirty-year retirement and it adds up to real money.

Here's the part that catches people off guard. A savings account or CD might pay you a small amount of interest. But if your everyday costs are rising faster than that interest, you can actually be going *backward* while the statement still shows a “gain.”

Ask yourself:

***Is my money growing faster than my cost of living — or just slower than I'd like to admit?***

That's sign number two.

## WARNING SIGN #3

## Too Many Eggs In One Basket

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For years, “diversified” meant owning a handful of different stocks and funds. The trouble is, when the market drops hard, a lot of those holdings tend to fall *together*. So the protection you thought you had wasn't really there.

True diversification means owning things that don't all move the same way at the same time.

That's where hard assets enter the conversation — gold, real estate, oil and gas, and even the technology metals like gallium and germanium that go into the phones and chips the modern world runs on. These are things you can see and touch. They have real-world use.

That doesn't make them “safe.” (We'll get to the honest risks in a minute.) It just means they behave differently than the stock market — and behaving differently is the whole point of diversifying.

***Would a rough year in the stock market take down most of what I own at once?***

## WARNING SIGN #4

## The Ticker Runs Your Emotions

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Be honest. Have you ever checked your account after a bad market day and felt your stomach drop?

That daily up-and-down isn't just stressful. It pushes people into bad decisions — selling in fear at the bottom, buying in excitement at the top. The “emotional tax” of watching the ticker can quietly cost you more than any single market dip.

One reason some people look at private hard assets is that they don't blink at you every second. There's no red number flashing all day. For the right person, that can mean more peace of mind.

But — and this matters — ***less visibility is not the same as less risk***. An asset that doesn't show you a daily price can still lose value or run into trouble. Quiet is not the same as safe.

***Are my investments helping me sleep, or keeping me up?***

**WARNING SIGN #5**

## You're Close Enough That Timing Matters

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When you're 30, a market crash is a bump. You have decades to recover.

When you're five or ten years from retirement — or already there — the math is different. A big drop right as you start drawing income can do lasting damage, because you're taking money *out* while the account is *down*. There's less time to bounce back.

This is the sign that's unique to *your* stage of life. It's not about being scared. It's about recognizing that the closer you are to needing the money, the more a steady, predictable approach starts to matter.

***If the market fell 30% the year I retired, would my plan still hold?***

## THE HONEST BREAKDOWN

## So What Are “Hard Assets,” Really?

Let's clear up the term, because the ads make it sound fancier than it is.

A hard asset is something physical and real — property, metals, energy resources. When you invest in one, you're not just holding a ticker symbol. You may be holding a claim on something tangible: a building that collects rent, a loan secured by real estate, a share of an oil field.

Take a trust deed as one example. In plain terms, it's a loan to a borrower that's backed by real property. The borrower pays interest. If they don't pay, there's real estate standing behind the loan. That's the appeal — there's something *there*.

### Now the part most ads skip:

**Hard assets carry real risks, and you can lose money.** Here's the honest list:

- **They can be hard to sell quickly.** Your money may be tied up for months or years. This is called illiquidity, and it's a real tradeoff.
- **The deal itself can go bad.** A borrower can default. A property can lose value. A project can fail. Collateral helps, but it doesn't erase risk.
- **Returns are not promised.** Past results don't tell you what the future holds. Anyone guaranteeing you a fixed high return with no risk should make you more cautious, not less.
- **They're not right for everyone.** Whether something fits depends on your age, your income needs, how much risk you can take, and how soon you'll need the cash.

None of that means hard assets are bad. It means they're a *tool* — one that works for some people and not others. The grown-up question isn't “is this safe?” It's

***Is this the right fit for my situation, with my eyes open to the tradeoffs?***

## YOUR NEXT STEP

## A Conversation, Not A Pitch

You've got the guide. But a guide can only go so far, because the right answer depends on *your* numbers — your age, your savings, your income needs, your comfort with risk.

That's why Scott Gengler offers a **short, no-pressure call** to pre-retirees who want a professional perspective on their own situation. No promises. Just a straight conversation about where you are and whether any of this even fits.

If it's a fit, he'll tell you. If it's not, he'll tell you that too.

### SCHEDULE YOUR CALL

[calendly.com/mccargodigitalservices-info/30min](https://calendly.com/mccargodigitalservices-info/30min)

#### Connect With Scott Gengler

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◆ **VISUAL DIRECTION** CLOSING PAGE PORTRAIT

*Friendly portrait of a man in his early 60s wearing a navy sweater, holding a coffee mug, looking directly at the camera with a warm, welcoming expression. Bright, sunlit home office with green plants behind him.*

Placement: Final page · Aspect ratio: 8.5×11 portrait

**ABOUT**

## Gengler Consulting Group

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Gengler Consulting Group has spent over three decades working with pre-retirees who want to understand their options beyond the standard stock-and-bond playbook. We focus on hard-asset alternatives and plain-English education, so the people we work with can make informed decisions about the legacy they spent a lifetime building.

Led by Scott Gengler, the firm's approach is simple: clear answers, honest tradeoffs, and no pressure. Learn more at [scottgengler.com](https://scottgengler.com) or call 941.352.4441.

**IMPORTANT DISCLOSURE**

*This guide is for educational purposes only. It is not financial, investment, tax, or legal advice, and it is not an offer to buy or sell any security or investment. All investments carry risk, including the possible loss of principal. Hard-asset and private investments can be illiquid and may not be suitable for every investor. Returns are not guaranteed, and past performance does not predict future results. Before making any investment decision, speak with a licensed professional about your specific situation. Gengler Consulting Group does not guarantee any particular outcome or rate of return.*