

The Summit

FOR FRIENDS AND CLIENTS OF THE
CROSBY ADVISORY GROUP, LLC.
NOVEMBER 2019

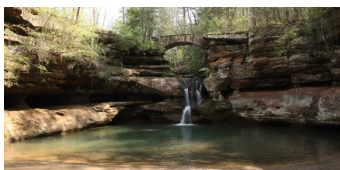
DYNAMIC growth *Launching Fourth Quarter 2019*

For those of you who are fans of our podcast Dynamic Wealth, we are excited to announce we will be launching a second podcast titled Dynamic Growth on November 4th. Macy and Nate will discuss tactics, habits and processes to help you unlock your full potential. Topics will include health and nutrition, tactical mindset, goal attainment, finance and investing and much more. Our profession allows us to work with successful people from all walks of life. We will share their and our insights to help you achieve your own version of success. After November 4th, you can subscribe to Dynamic Growth on Apple iTunes. New episodes will also be posted on the Crosby Advisory Group Facebook page facebook.com/crosbyadvisory.com. We are grateful to be partners in your success



ONE TANK TRIP: **Hocking Hills, Ohio**

It's this time of year when the leaves turn from shades of green to deep maroons, oranges and golden yellows. If you enjoy the beautiful fall colors and the outdoors, then Hocking Hills State Park is a perfect fall getaway for you. Within the park there are 25 miles of hiking trails including seven separate hiking areas: Ash Cave (asphalt trail that's accessible to wheelchairs and strollers), Cantwell Cliffs, Cedar Falls, Conkle's Hollow, Old Man's Cave, Rock House and Hemlock Bridge Trail to Whispering Cave. Along the trails you will see rock formations, caves, cliffs, gorges, rock shelters and waterfalls. After an exhilarating day of hiking consider staying in one of Hocking Hills many cabins or year-round campgrounds. For more information about Hocking Hills State Park visit their website at <https://thehockinghills.org>.



Social Security: Can I claim Social Security from an Ex-Spouse?

The short answer is yes, if you qualify. To qualify for Social Security benefits under an ex-spouse:

1. You must be 62 years of age or older
2. Unmarried
3. You need to have been married to your ex-spouse for at least 10 years
4. The benefit you are entitled to receive under your own work history must be less than the benefit you would receive under your ex-spouse's work history

For more information visit: <https://www.ssa.gov/planners/retire/divspouse.html>



Health and Wealth

In our latest Health & Wealth series, Macy and Nate discuss how to transfer \$1,000,000 of liability risk away from your assets and onto an insurance company for no added cost. Insurance has long been an indispensable tool for transferring large, financially threatening loss away from us and onto an insurance company that is financially positioned to assume the risk. It is insurance that allows us to invest in a several hundred-thousand-dollar house, knowing that if it burns down our investment is not lost. Additionally, it is insurance that can protect our retirement assets, income and personal savings from lawsuits and court judgements. Learn how it is possible to enhance your liability protection at no additional premium cost.

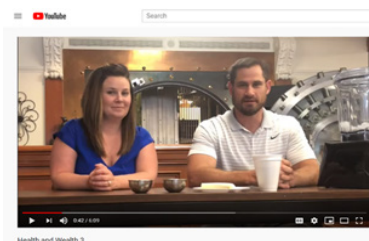
COFFEE PROTEIN SMOOTHIE

Combine into a blender:

- ¾ cup of almond milk (can use any type of milk)
- 1 frozen banana (ours was not frozen!)
- 1 scoop of protein powder (any kind will do. We used grass-fed chocolate whey)
- 1 cup of cooled coffee
- 2 cups ice

Check out Health and Wealth 3 is available through our facebook page: www.facebook.com/crosbyadvisory

check us out on youtube



LOW VOLATILITY FUNDS: Working...but valuation is still important.

In recent years we have witnessed the growth of “Low Volatility Funds,” which are investment funds designed to grow with less volatility than the overall stock market. These funds typically accomplish this by investing in historically steady companies that tend to make money in good times and bad. Most people don’t cancel their trash service or utility bills in a market downturn. Credit card companies still charge interest, even in poorer economy. These funds will load up on stocks of these type of businesses that historically have weathered recessions well. They may even add a hedge, which is an investment that tends to do well when the stock market as a whole is declining. A basic example of a hedge would be gold or a gold mining company. Crosby Advisory Group, LLC has incorporated low ETFs in four of our risk-based investment models. Back-testing shows that these investments have, in fact, exhibited lower volatility than the overall stock market as measured by the S&P 500. For example, the SPDR S&P 500 Index (SPY) displays a beta of 1. This means it has volatility (moves up and down) in the same extremes as the overall stock market. iShares US Minimum Volatility ETF (USMV), as of 10/16/2019 has a beta of 0.67. Which means it has only displayed 67% of the volatility of the overall market. As these funds gain popularity it is important that we as investors continue to be diligent in knowing what we are investing in. We routinely monitor the individual companies these funds and ETFs invest in, review their valuations, and make assumptions as to whether the low volatility funds that we use still are positioned to meet their objectives.

This article mentioned low volatility funds/ETFs as well as two individual ETFs in SPY and USMV as examples. This article should not be taken as a personal recommendation for you to purchase these ETFs. Even low volatility funds contain risk, including the risk of loss of principle.

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