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## Worried About What's Happening? Protect the Money You Need DALBAR's Prudent Asset Allocation Strategy Achieves Investor Impossible Dream

(Marlborough, MA, 3/9/22) DALBAR's research shows that investors are most vulnerable during uncertain times.

During the uncertainty of 2021, investors forfeited 10.32% of returns by simply trying to escape the worrisome markets. This escape meant that temporary losses of 2021 became permanent!

Investors are even more worried now, but can avoid the permanent loss by protecting the money that will be needed until the uncertainty ends. A permanent loss can only be incurred when an investment is sold so that by not selling there can be no permanent loss.

This strategy dubbed Prudent Asset Allocation ("PAA") will preserve the money you need for five years while you wait for the turmoil to pass. History shows that the most severe turmoil lasts for only three to five years so investors need to wait this out while maintaining your lifestyle and continuing to pay bills and other commitments.

The [PAA Worksheet](#) helps investors to figure out what is needed. The results will show if an investor has sufficient protected assets or if he/she is overcompensating. After making adjustments, an investor can sleep at night with the knowledge that vital needs are protected from the market's ups and downs.

For the next three months there is no charge to use the [PAA Worksheet](#) calculator to figure out how much you will need.

**For more information about PAA get [The Ultimate Guide to Prudent Asset Allocation eBook](#).**

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