Retirement Blueprint
Episode 4

Investing With a 5-Year Time Horizon

Transcript

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Today, we're tackling one of the biggest questions I hear from clients in their 50s:

If I only have five years left before I want to retire, how should I invest?

It's a great question—and the answer usually surprises people.

Because when the clock is ticking, the goal isn't to gamble your freedom—it's to grow it with discipline and purpose.

There's a fine line between urgency and recklessness.

When investors feel behind, they sometimes swing for the fences—chasing high-risk private deals or speculative tech.

But urgency doesn't mean panic—it means focus.

Smart investors ask: how do I get the highest reliable return in the time I have left without risking my future?

One client recently said, "Glenn, I feel like I'm sprinting toward a cliff."

We slowed him down, adjusted the plan, and three years later he's ahead of schedule—because he learned that steady beats sudden.

Here's a framework that brings order to chaos:

The three-bucket strategy.

Bucket #1: Safety and income
This covers the next two to three years of expenses.
Think cash reserves, short-term bonds, and CDs.

Bucket #2: Growth
This is where compounding continues.
Think equities, real estate, and alternative investments.
The goal is controlled growth—not gambling or speculating.

Bucket #3: Legacy
This is money for inheritance or charitable impact.

This structure gives you permission to invest more aggressively where appropriate—without jeopardizing what you'll need in the near term.

One client recently called it the "Sleep Well System."

You can't control the market—but you can control your allocation, taxes, and discipline.

I tell clients your portfolio is like a garden:

Prune what's overgrown, water what's thriving, and be patient.

As Warren Buffett reminds us, it's time in the market—not timing the market.

The five-year window isn't the time to chase trends.

It's the time to eliminate inefficiencies, rebalance, and strengthen your foundation.

And even five years is longer than it feels.

At a 10% annual return, your money roughly doubles every seven years.

You may not double your net worth in five—but small optimizations can create massive results:

2% higher returns
2% lower taxes
2% fewer mistakes

Those compound in powerful ways.

Start your five-year clock early.

The sooner you act, the better positioned you'll be.

Investing with urgency means balancing speed with security.

Don't gamble your freedom—grow it steadily.

So here's your next action step:

Review your portfolio this month and ask yourself—if I lost 10% tomorrow, would my plan still work?

If not, adjust your buckets.

If you'd like to stress test your investment plan, visit gdswealth.com.

Let's make sure your money is aligned with your goals.