A DIFFERENT WAY TO PRESERVE AND GROW

You Built It Over a Lifetime. Let's Help Protect It.

You spent decades building your savings. Now a single bad year matters more than it did at 35, because there's less time to recover. That's why we build portfolios that adjust as markets change. The aim is to position for growth in rising markets while managing drawdown risk in declining markets.

Big losses hurt more near retirement

-50% needs **+100%** to break even

When you're taking income from your portfolio, the gain percentage needed will be even more to break even. And in 2022, stocks and bonds fell together. No one can predict the market's best or worst days. Our strategies use rules-based signals to adapt to changing market conditions and seek to reduce risk when markets turn rough.

$10,000 IN THE S&P 500, 1980 TO 2025*

Stayed invested every day	**$619,646**
Missed the 10 best days	**$268,990**
Missed the 30 best and 30 worst days	**$888,298**

The best and worst days tend to arrive together, in the same rough stretches. Missing both ended with 43% more than staying in through everything.

*Source: MetaStock data from 01/01/1980 to 09/30/2025 of the S&P 500 Index.

How we build portfolios

Many strategies, one account

Over a dozen strategies, each with its own rules. They rarely move in lockstep, so when one struggles, another may be holding steady.

Each one can step aside

Many strategies can move to cash when conditions turn, and some can gain when prices fall. Rules are set in advance, never by headlines.

Built around you

Your portfolio is matched to your goals, timeline and comfort with ups and downs, then reviewed and adjusted as life changes.

ADAPTIVE BY DESIGN

Markets Zigzag.

Rather than relying on a static allocation, our approach can adapt to changing market conditions and adjust exposure as conditions evolve.

INTELLIGENCE OVER EMOTION

Data drives the decisions.

Quantitative models, machine learning and systematic algorithms analyze market data and signals to identify changing conditions and potential opportunities.

BUILT TO RESPOND

Hold. Reduce. Reposition.

The objective isn't to predict every move the market will make. It's to have a systematic framework for responding and reacting to the market as it reveals itself.

Find out how much of your savings is exposed to the next downturn.

Book a free, no-obligation portfolio review.

Call 855-289-4443



Steve Gibson, CAS
CEO
Fiduciary advisor
steve@gibsoncapital.net
2679 W Main Street, Suite 300, Littleton, CO 80120
www.gibsoncapital.net

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