



TRUE WEALTH LIVE 2026

# Reading the Signs

Navigating Uncertainty, Market Volatility, and How to Position Your Portfolio with Confidence in 2026



CREEKMUR  
WEALTH ADVISORS

WELCOME



[Photo: John & Stacy]

## Welcome to True Wealth Live 2026

Thank you for being here. We are honored to have you join us for True Wealth Live 2026.

This event was designed with you in mind to give you clarity, confidence, and a framework for navigating the markets and protecting what you have worked so hard to build.

**We help good people, make great decisions, so they can live incredible lives.**

*John & Stacy Creekmur*

GOALS-BASED

SERVICE-CENTERED

TEAM-FOCUSED



# INTRODUCING YOUR TRUE WEALTH LIVE SPEAKERS

## GET TO KNOW THE PRESENTERS

They will share their *insights and knowledge* during this presentation.



**John Creekmur, MBA, CFP®**

John is the founder and president of Creekmur Wealth Advisors. He is highly motivated by helping people make great decisions so they can live incredible lives and ultimately experience True Wealth.



**Drew Creekmur, MSPFP, EMBA**

As Director of Advisory Services Drew oversees our Advisory, Financial Planning, and Investment Management teams. He works with each department to help deliver industry leading wealth management strategies to clients around the country.



**Connor Creekmur, MBA**

As a Wealth Advisor and chief market strategist, Connor has the opportunity to provide financial planning and implementation to our clients. He enjoys getting the opportunity to encourage clients to pursue their true wealth goals and helping them develop a plan to do just that.



# BEFORE THE WAVE

*"Reading the signs isn't about predicting the future it's about not being caught off guard by the present."*

## **Volume Spikes**

Unusual trading volumes often precede major directional moves

## **Momentum Divergence**

Price makes new highs while momentum indicators fade a classic warning

## **Behavioral Shift**

Investor sentiment and positioning become stretched extremes rarely last

# Notes

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# HOW WE MEASURE MARKETS

## Accumulator vs. Decumulator

Accumulator goal: *save as much as possible - long time frame, can ride ups and downs*

Decumulator goal: *spend down assets for lifestyle needs - protect from downside*

## Two Types of Portfolio Construction

Fundamental Analysis uses: *macro, political, and economic data for large trend identification*

Technical Analysis uses: *data, patterns, statistics, and probabilities to determine entries/exits*

## Goal of Portfolio Structure

Upside participation target: \_\_\_\_\_

Downside avoidance target: \_\_\_\_\_

## Sequence of Return Risk

\_\_\_\_\_

# Our Management Philosophy

**The Goal: Capture 80% of the Upside. Miss 80% of the Downside.**

### Accumulation Investor

Still building wealth - has \_\_\_\_\_ on their side

A downturn is a \_\_\_\_\_ opportunity

Can afford to ride out \_\_\_\_\_

\_\_\_\_\_ strategy is appropriate

### Decumulation Investor

Drawing down portfolio for \_\_\_\_\_

A \_\_\_\_\_ drawdown is permanent

\_\_\_\_\_ is critical

Needs active \_\_\_\_\_ management



# TRUE WEALTH ALTERNATIVES

## What Are Alternative Investments?

Definition: any asset outside of *publicly traded stocks and bonds*

Examples include: *real estate, private equity, hedge funds, commodities, private credit, art*

## 4 Key Reasons Why Alternatives Are Attractive

01 Hedge Against Inflation: *real assets hold or grow value when traditional assets struggle*

02 Increased Diversification: *low correlation to public markets - ballast when stocks & bonds fall together*

03 Bond/Stock Correlation Shift: *the 60/40 portfolio no longer works the way it used to*

04 Strong Track Record: *Yale Endowment 10.49% annualized vs. 60/40 at 6.42% over 20+ years*

# Text Your Questions to 309-925-2043

## What's the Catch? Trade-offs to Understand

Lower Liquidity means: *harder to sell quickly - illiquidity premium is real*

Higher Fees can: *erode returns if the manager doesn't deliver*

Due Diligence is required because: *alternatives aren't widely covered - manager selection is critical*



## Proud to Be Among America's Best Financial Advisory Firms



*We Are Grateful  
For The  
Opportunity To  
Serve You*

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Our purpose has always been simple. Help good people make great decisions so they can live incredible lives. It is the reason we show up every day, and it is the foundation of every relationship we build with our clients.

That is why we are especially honored that **USA Today** named **Creekmur Wealth Advisors** among the **Best Financial Advisory Firms in the United States for 2026**, ranking **#20 overall and #3 in the state of Illinois out of more than 1,000 RIA firms evaluated nationwide**. This recognition is a reflection of the trust our clients place in us every day, and we do not take it lightly.

Your trust fuels our commitment, we are grateful for the opportunity to serve you, and we look forward to many more years of helping you live your most incredible life.

**COMING SOON**

**BEYOND THE**  
**STATUS QUO**

Most financial advice tells you to save more, spend less, and hope for the best. Beyond the Status Quo goes further. Each episode breaks down the strategies, mindsets, and tools that conventional financial planning leaves out - giving you a real roadmap to building lasting wealth on your own terms.

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 **YouTube**





## Good People Great Decisions Incredible Lives

We help good people, make great decisions, so they can live incredible lives.



Let's talk. Scan this QR code to schedule time to meet with an advisor.

309-925-2043

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