

Financial Intelligence

Produced Exclusively for Members of the
Senior Executives Association

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- Registered Investment Advisor
- Paladin Registry Certified 5-Star Advisor
- SEA Member Benefit Provider Since 1999
- Federal Times' "Money Matters" Columnist
- Founder / Instructor Federal Retirement University
- "Ask the Experts" Panelist at www.federaltimes.com

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Variplan Article Database



The image shows a screenshot of the Variplan website's navigation menu. The background is dark blue with a large, faint 'VP' logo. On the left, the Variplan logo is displayed in white, consisting of a stylized 'VP' above the word 'VARIPLAN' and the tagline 'Advanced Retirement Planning and Management' below it. On the right, a vertical list of navigation links is shown, each preceded by a small yellow square icon. The links are: 'WHO WE ARE', 'WHAT WE DO', 'HOW WE DO IT', 'OUR CLIENTS', 'CONTACT US', and 'ARCHIVE'. The 'ARCHIVE' link is circled in red. At the bottom right of the navigation area, there is a yellow box containing the text 'CLIENT RESOURCES'. At the bottom of the page, there are two columns of logos and text. The left column features the CFP® logo, the text 'CERTIFIED FINANCIAL PLANNER', and a paragraph of text: 'Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP® in the U.S.'. The right column features the PALADIN logo, the text 'SERVICES', and five stars with the text 'AIAA OCB' below them.

VP
VARIPLAN
Advanced Retirement Planning and Management

- WHO WE ARE
- WHAT WE DO
- HOW WE DO IT
- OUR CLIENTS
- CONTACT US
- ARCHIVE

CLIENT RESOURCES

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PALADIN
SERVICES
★★★★★ AIAA OCB

Federal Money Matters Blog
<http://money.federaltimes.com>

Federal Retirement University
www.federaltimes.com/retirement

Contents

1. Market Review
2. Tactical Recommendations
3. Understanding Asset Allocation and Hedging
5. Questions & Answers

How to Submit Your Questions

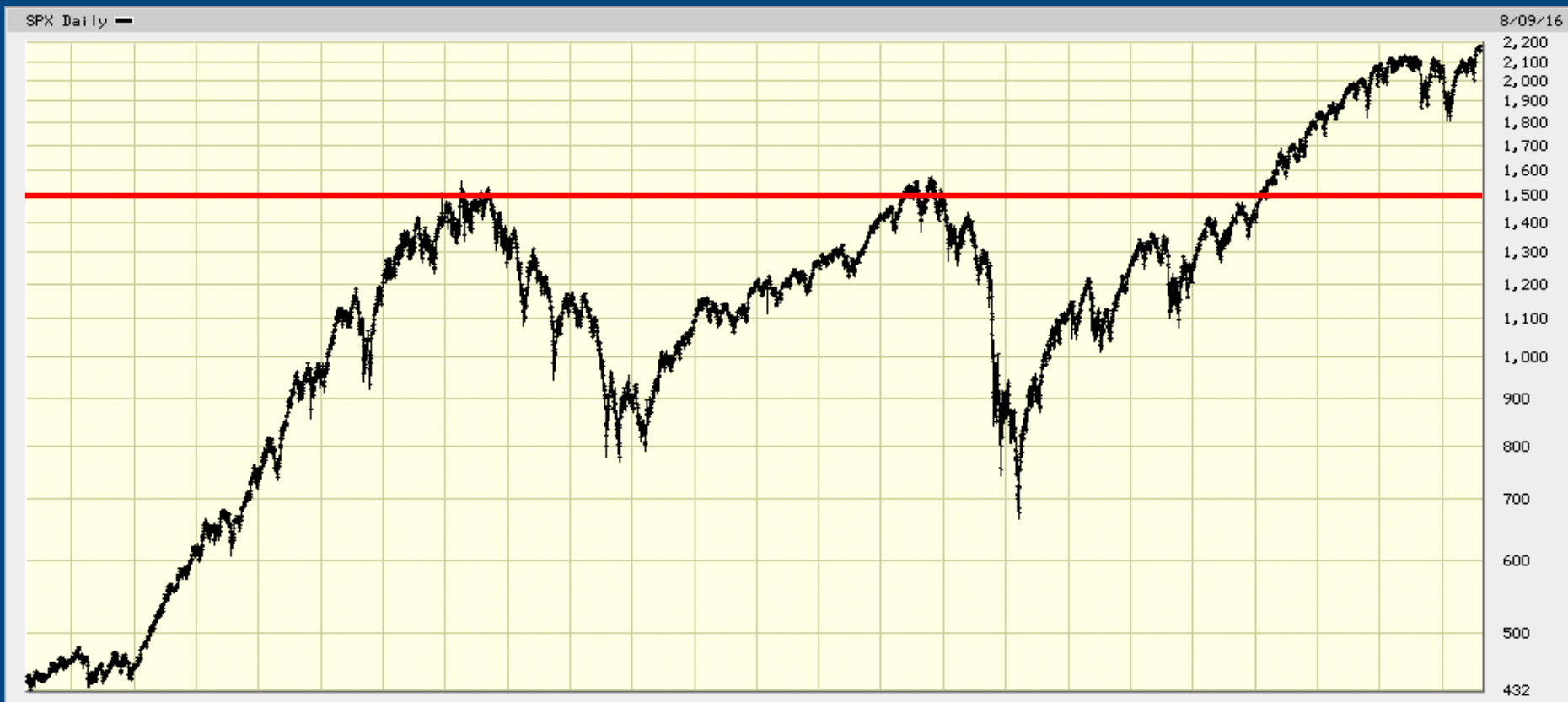
Market Review – Stocks (6 months)



Market Review – Stocks (5 Years)



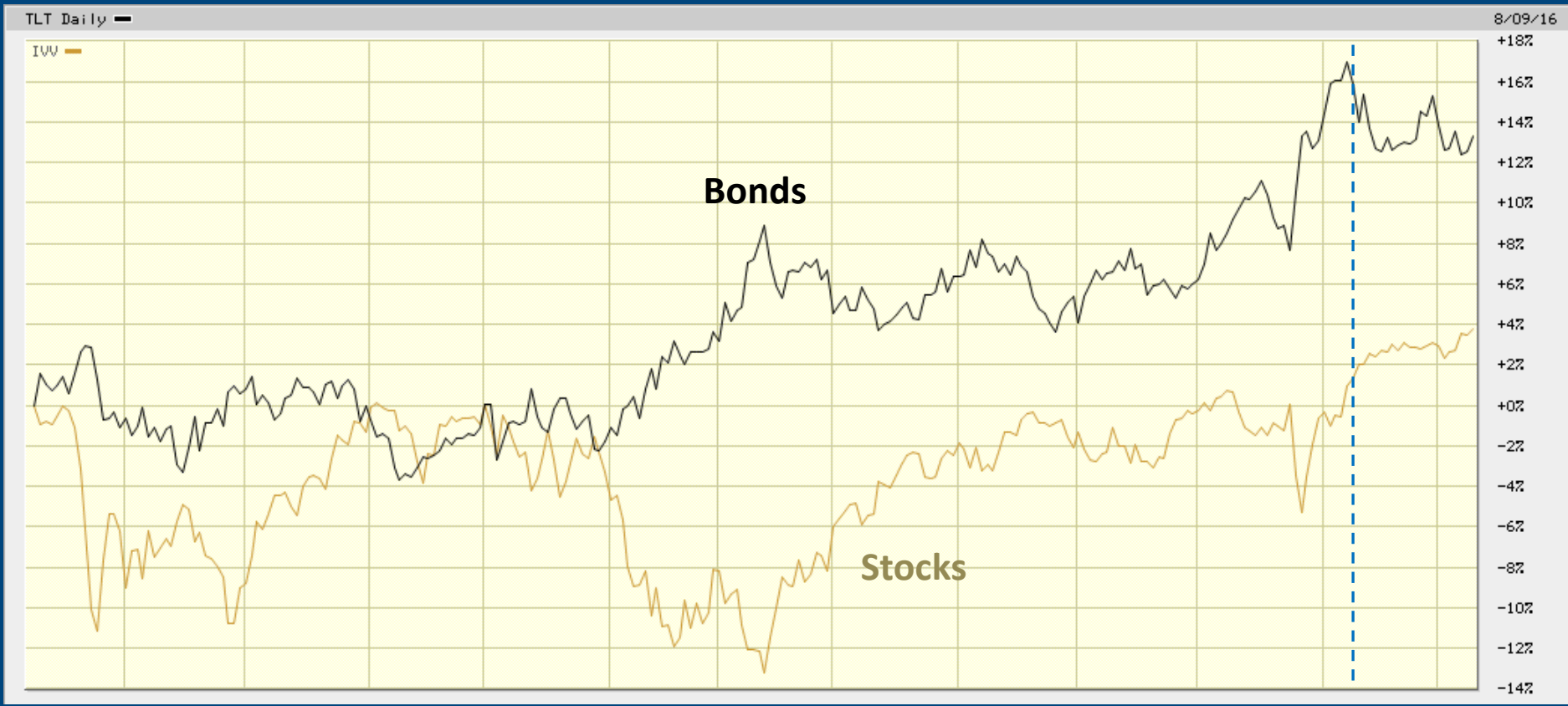
Market Review – Stocks (20 Years)



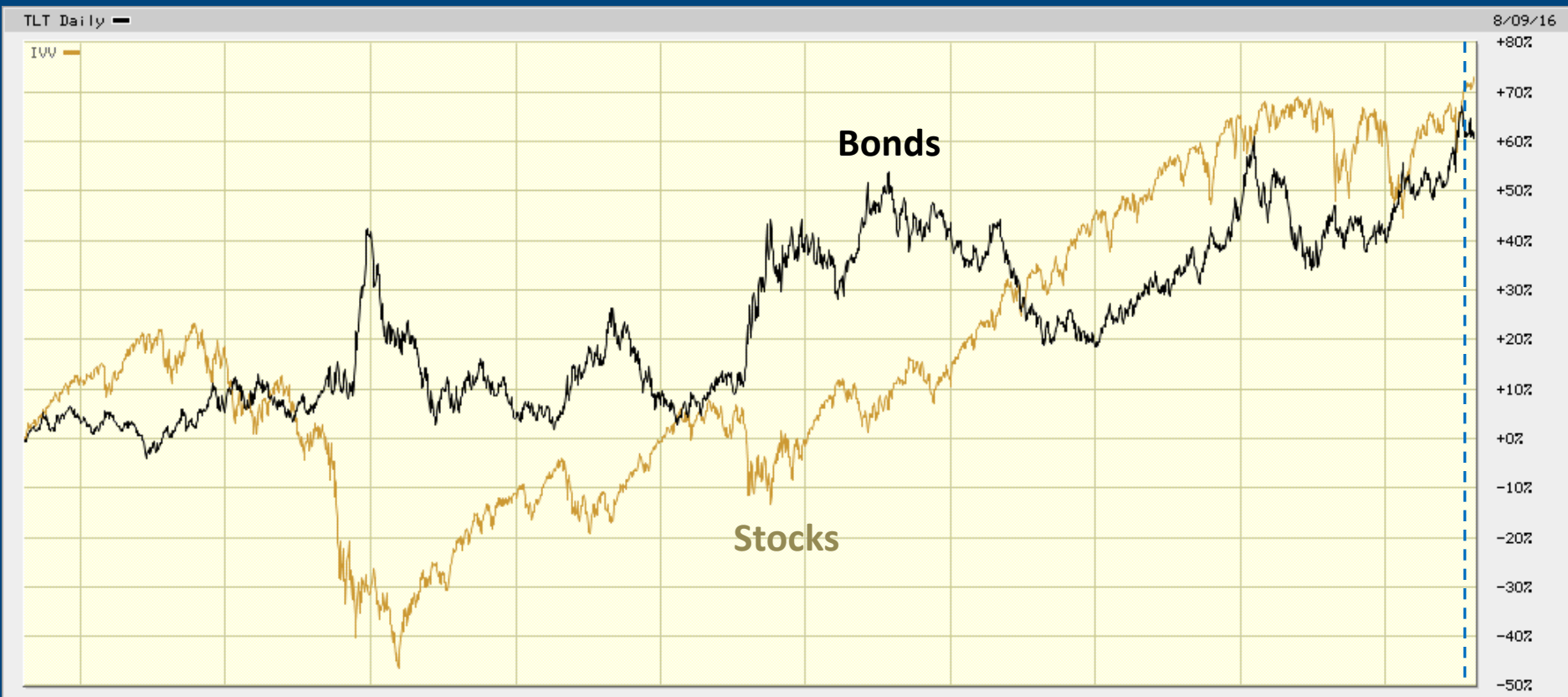
Market Review - Interest Rates (20 Years)



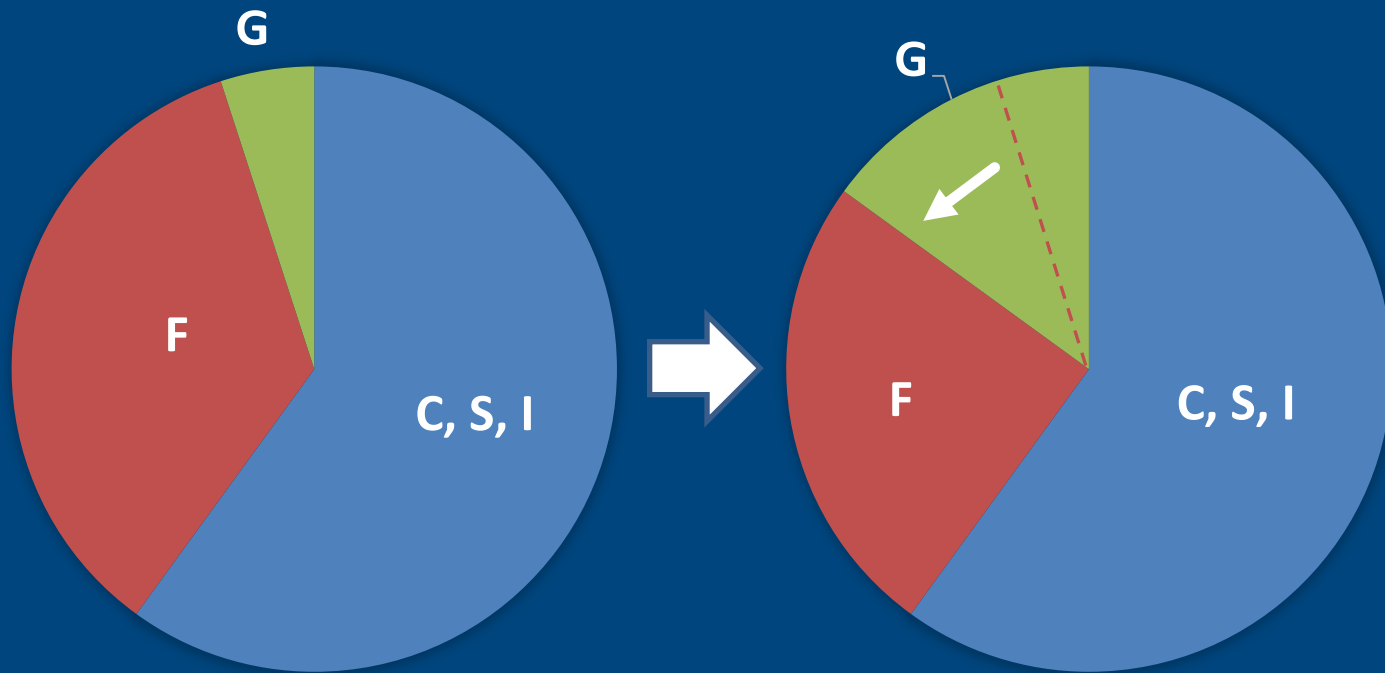
Market Review – Stocks vs. Bonds (1 Year)



Market Review – Stocks vs. Bonds (10 Years)



Tactical Recommendation



Understanding Asset Allocation and Hedging

The Retirement Planning and Management Process



Distributing your portfolio among
different kinds of assets to improve
its expected performance

Portfolio Building Blocks



Stocks

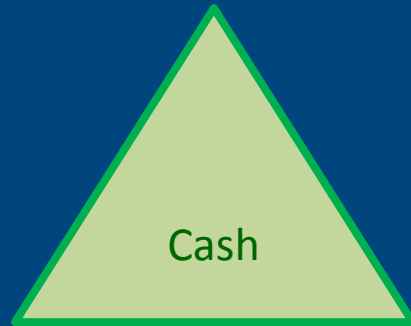


Bonds



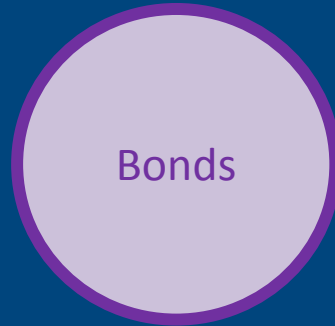
Cash

Portfolio Building Blocks



- Inflation Risk

Portfolio Building Blocks



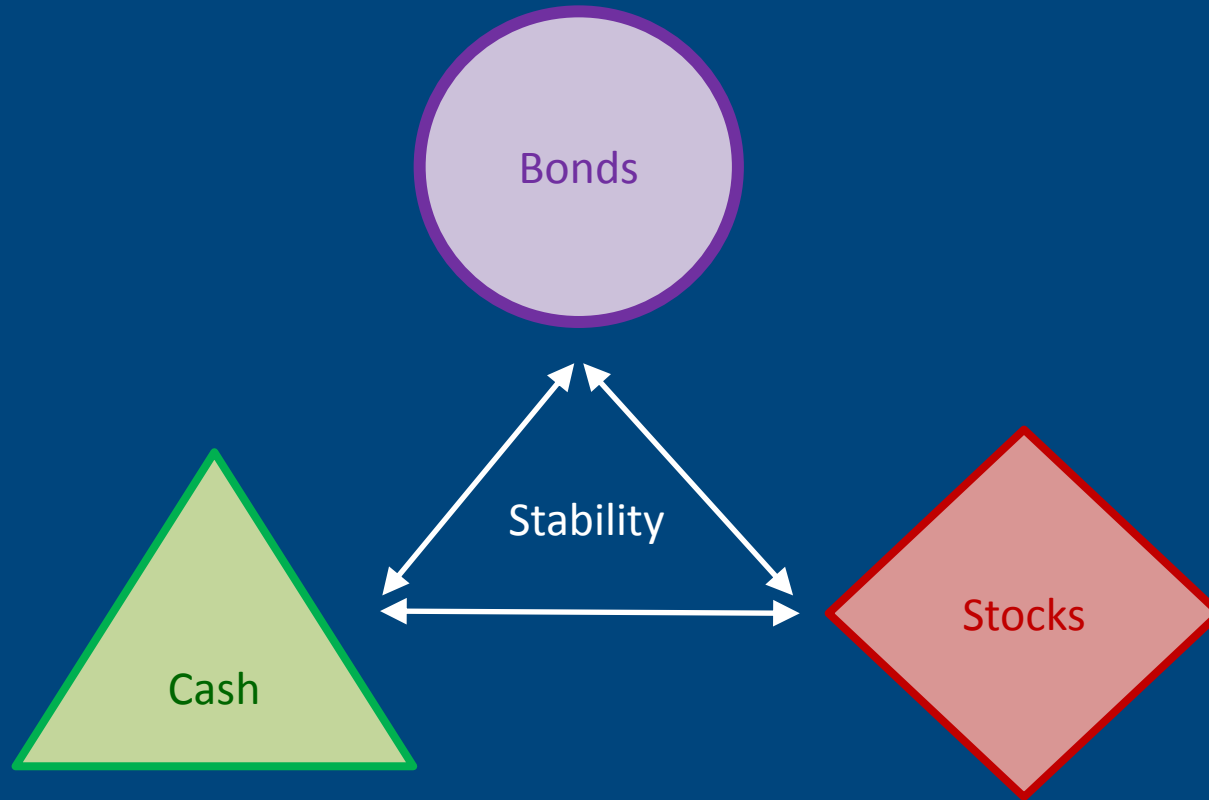
- Interest Rate Risk
- Default Risk
- Valuation Risk

Portfolio Building Blocks

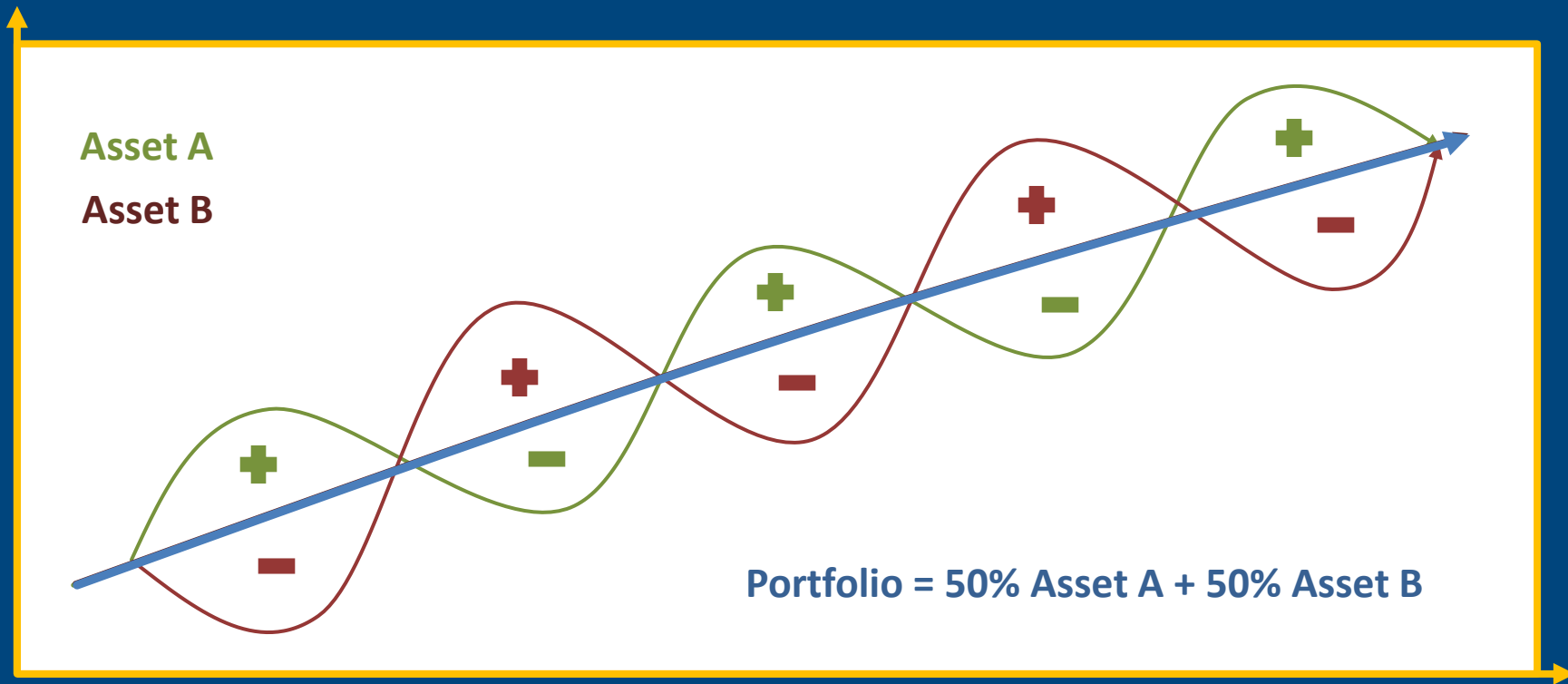


- Valuation Risk
- Headline Risk

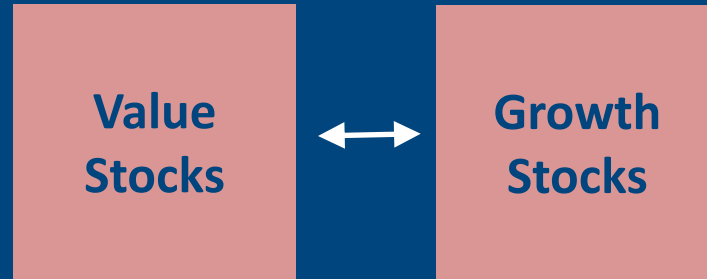
Risk Hedging



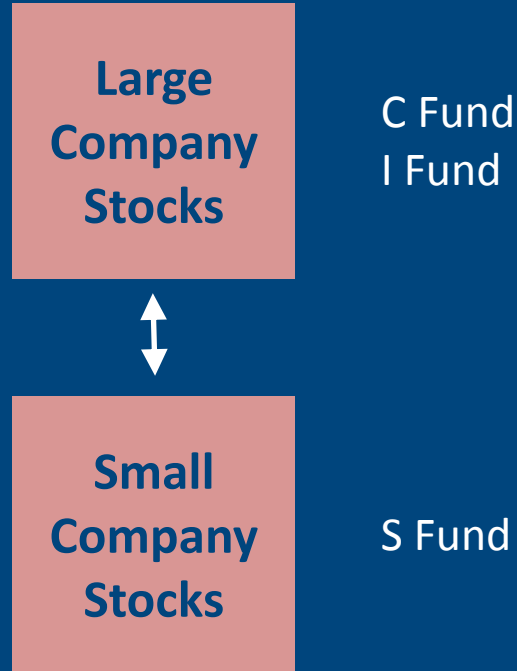
Inter-Market Diversification



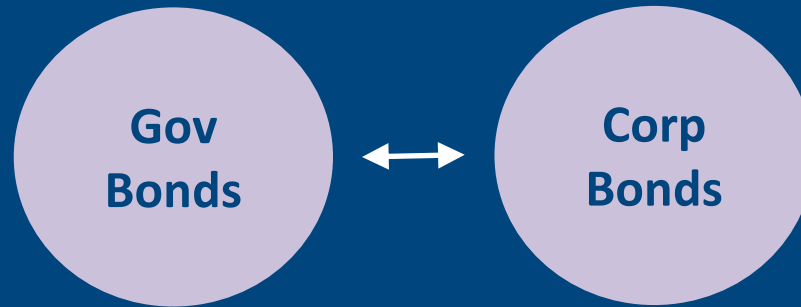
Risk Hedging



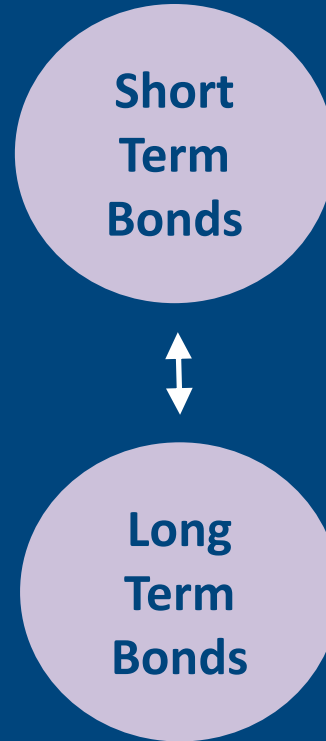
Risk Hedging



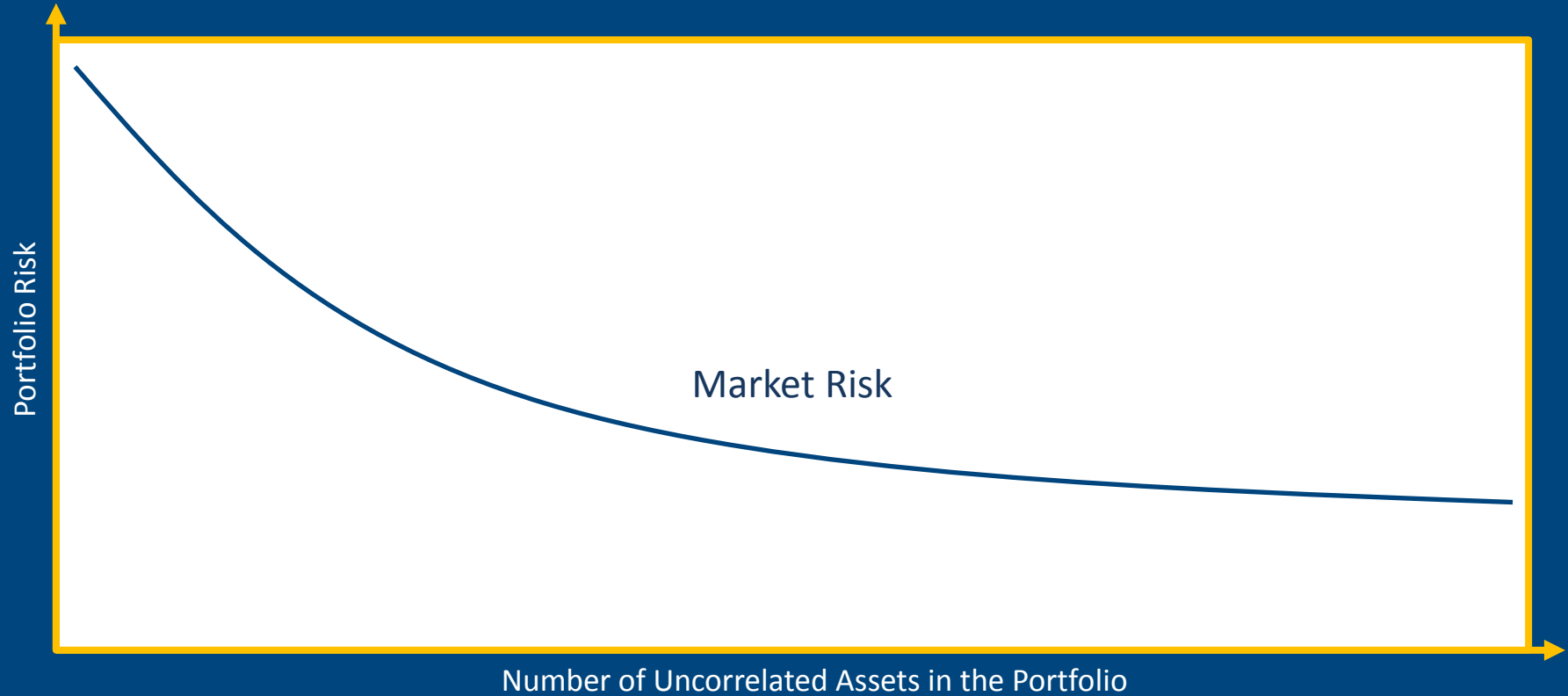
Risk Hedging



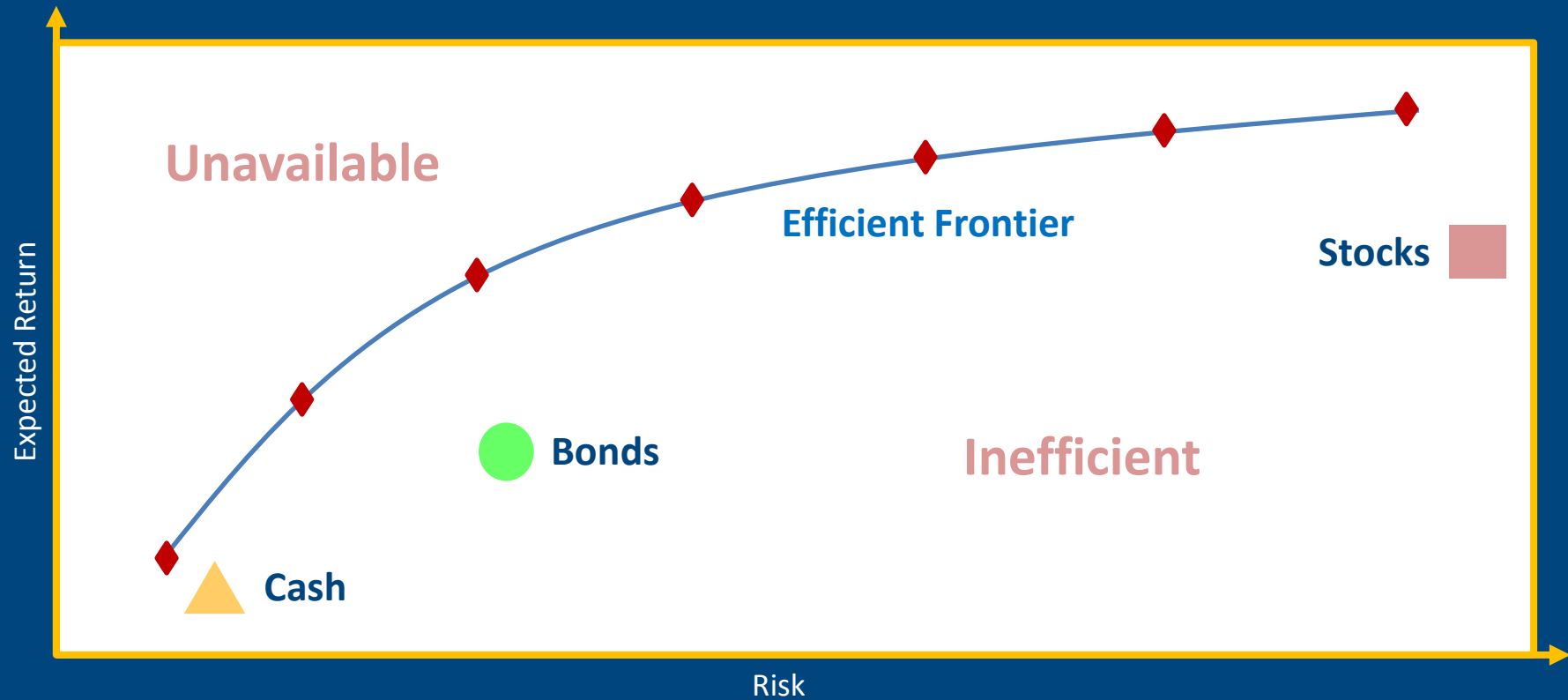
Risk Hedging



Asset Allocation



Asset Allocation



Next Month:

Setting Investment Performance Expectations
September 13 @ 12:00

www.seniorexecs.org

Questions / Comments / Suggestions



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Advanced Retirement Planning and Management

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