

Financial Intelligence

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Senior Executives Association

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- Registered Investment Advisor
- SEA Benefit Provider Since 1999
- Federal Times' "Money Matters" Columnist
- "Ask the Experts" Panelist at www.federaltimes.com

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2. Tactical Recommendations
3. Accounting for Inflation in Retirement Planning
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How to Submit Your Questions

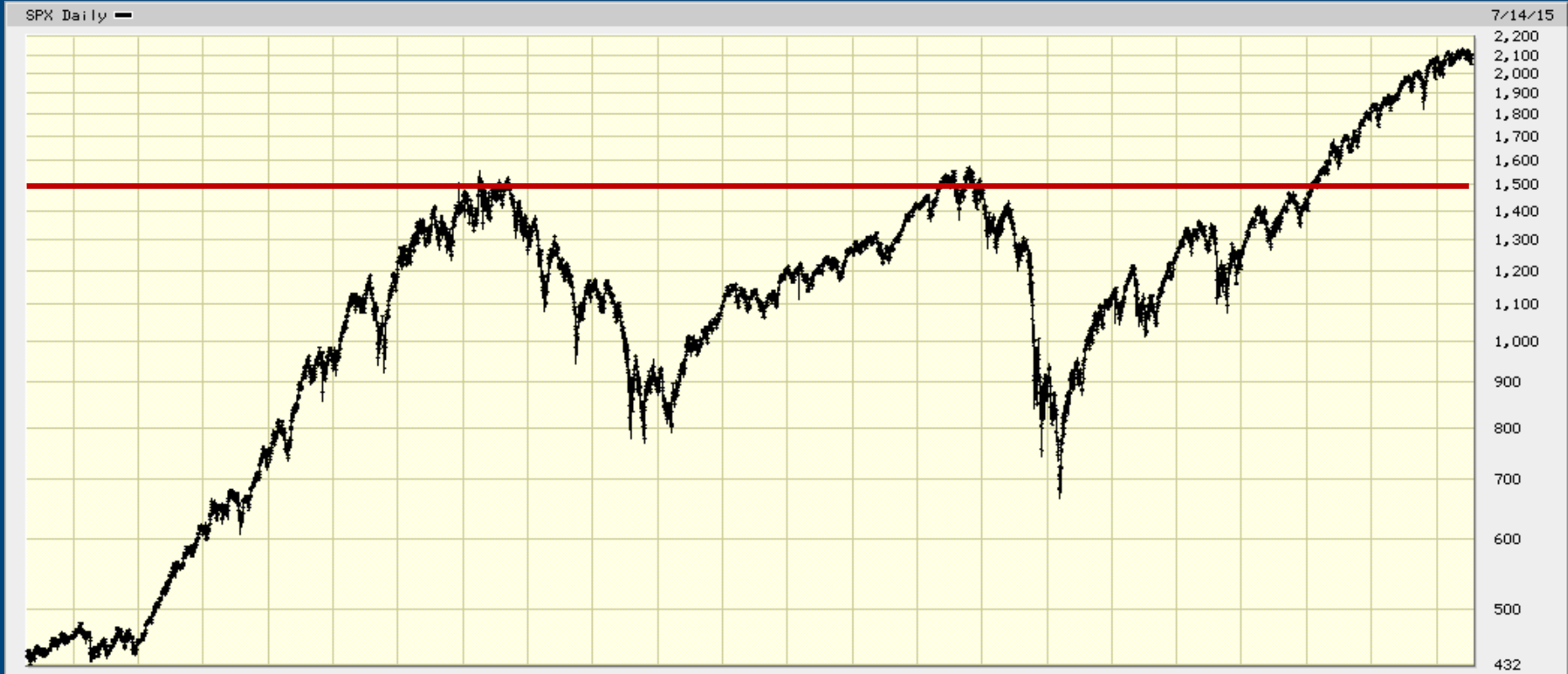
Market Review – Stocks (6 months)



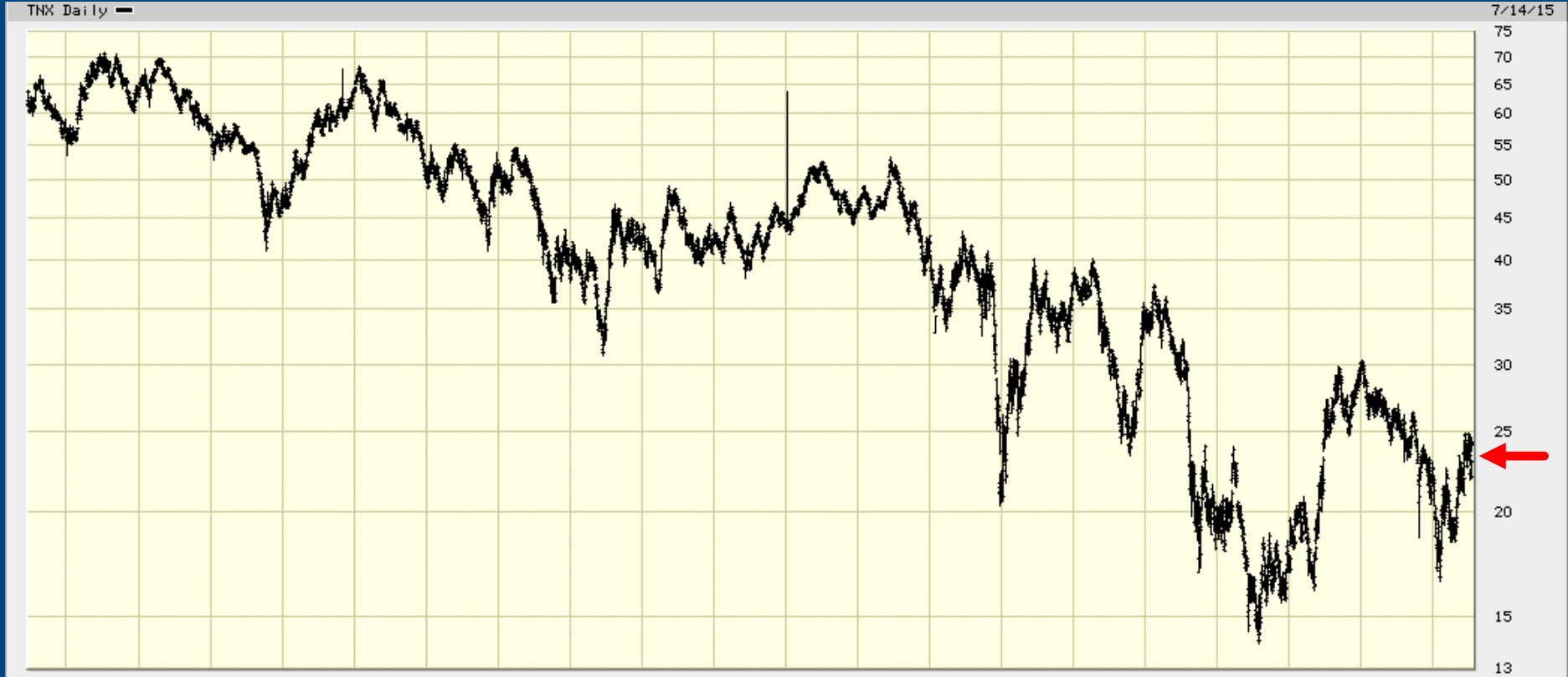
Market Review – Stocks (5 Years)



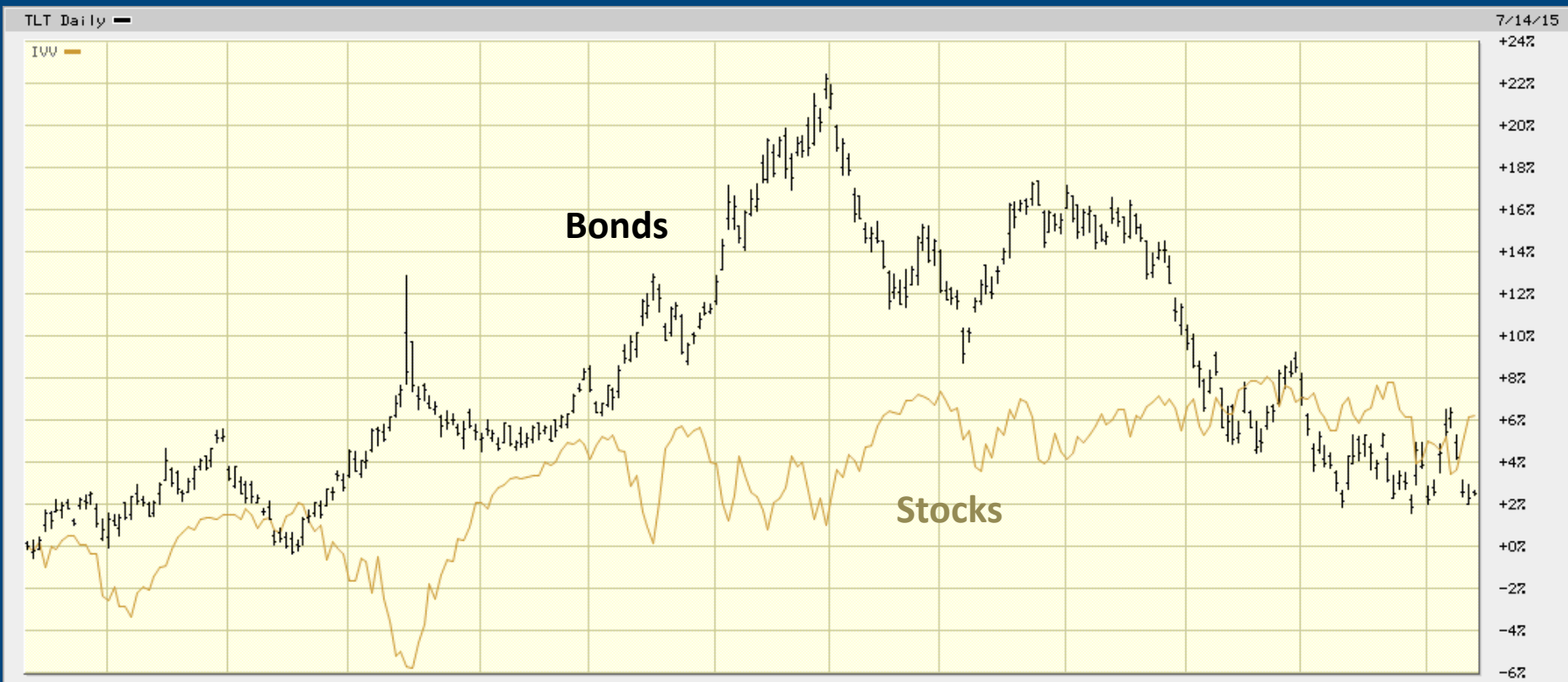
Market Review – Stocks (20 Years)



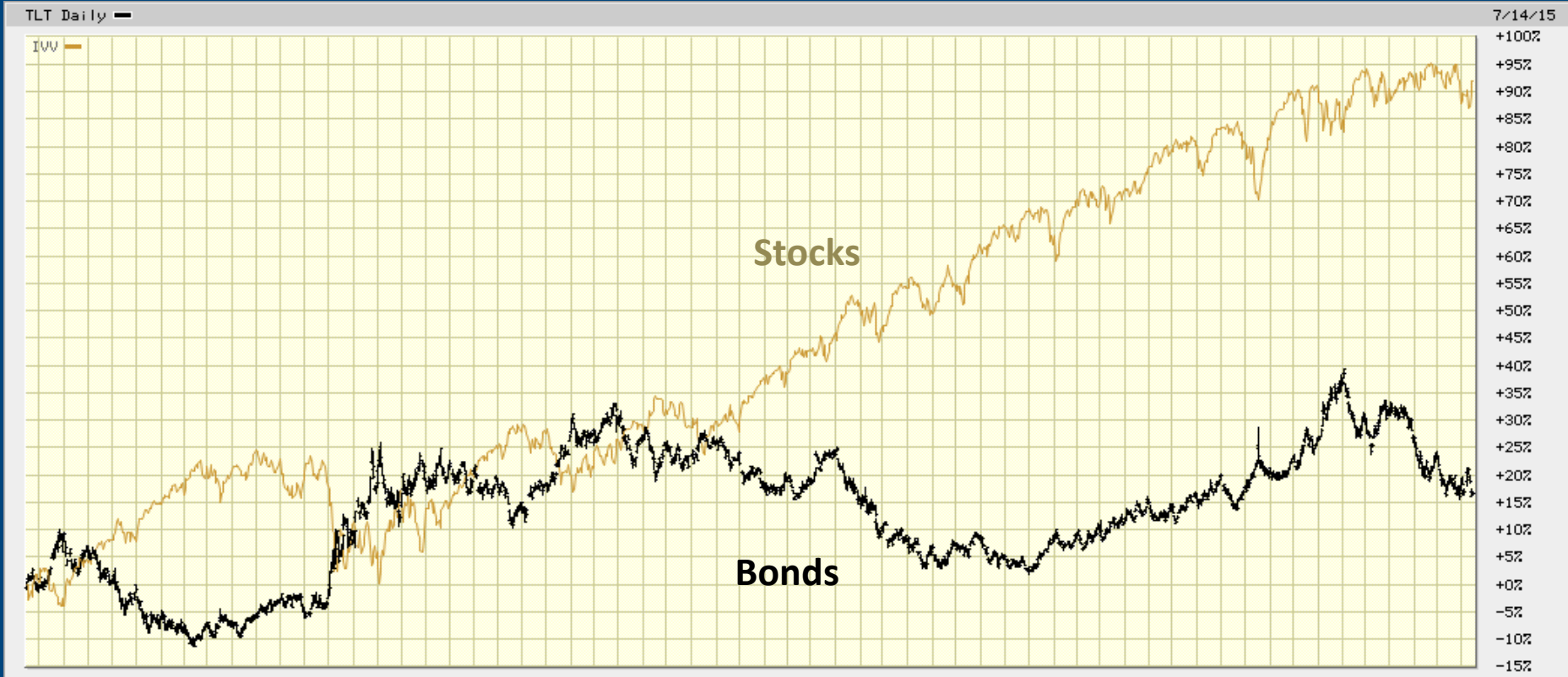
Market Review - Interest Rates (20 Years)



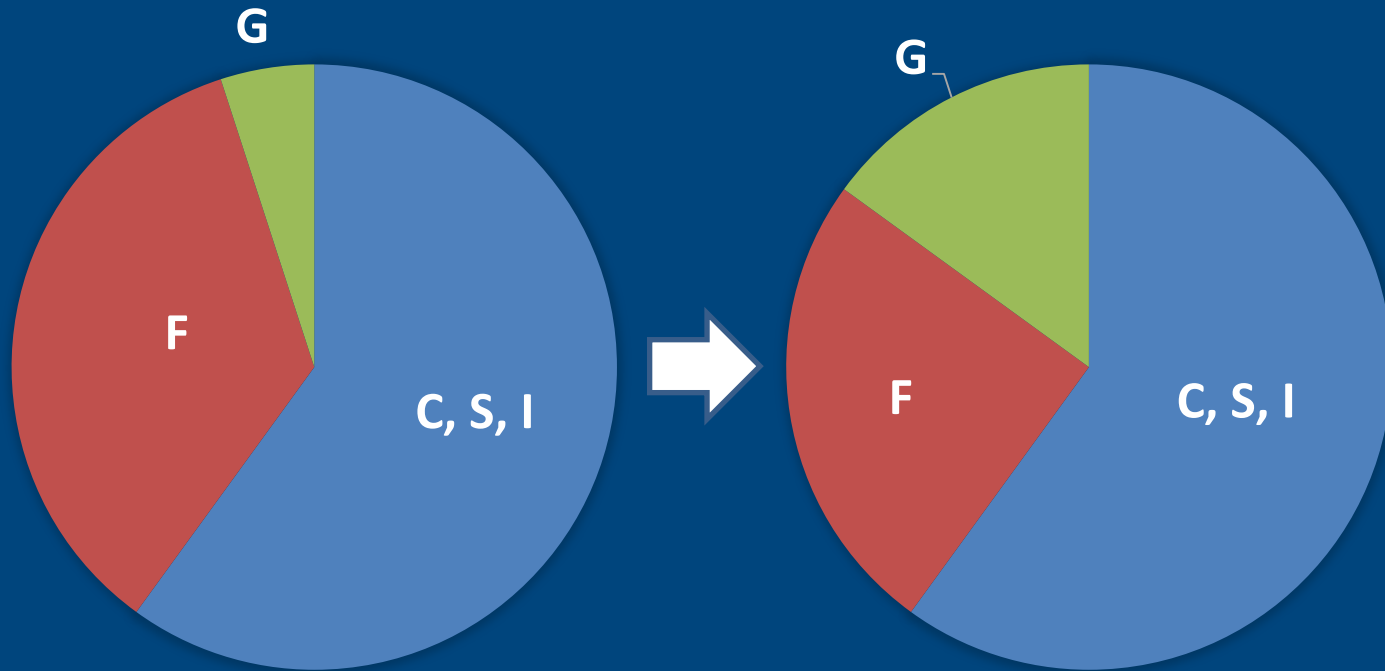
Market Review – Stocks vs. Bonds (1 Year)



Market Review – Stocks vs. Bonds (5 Years)

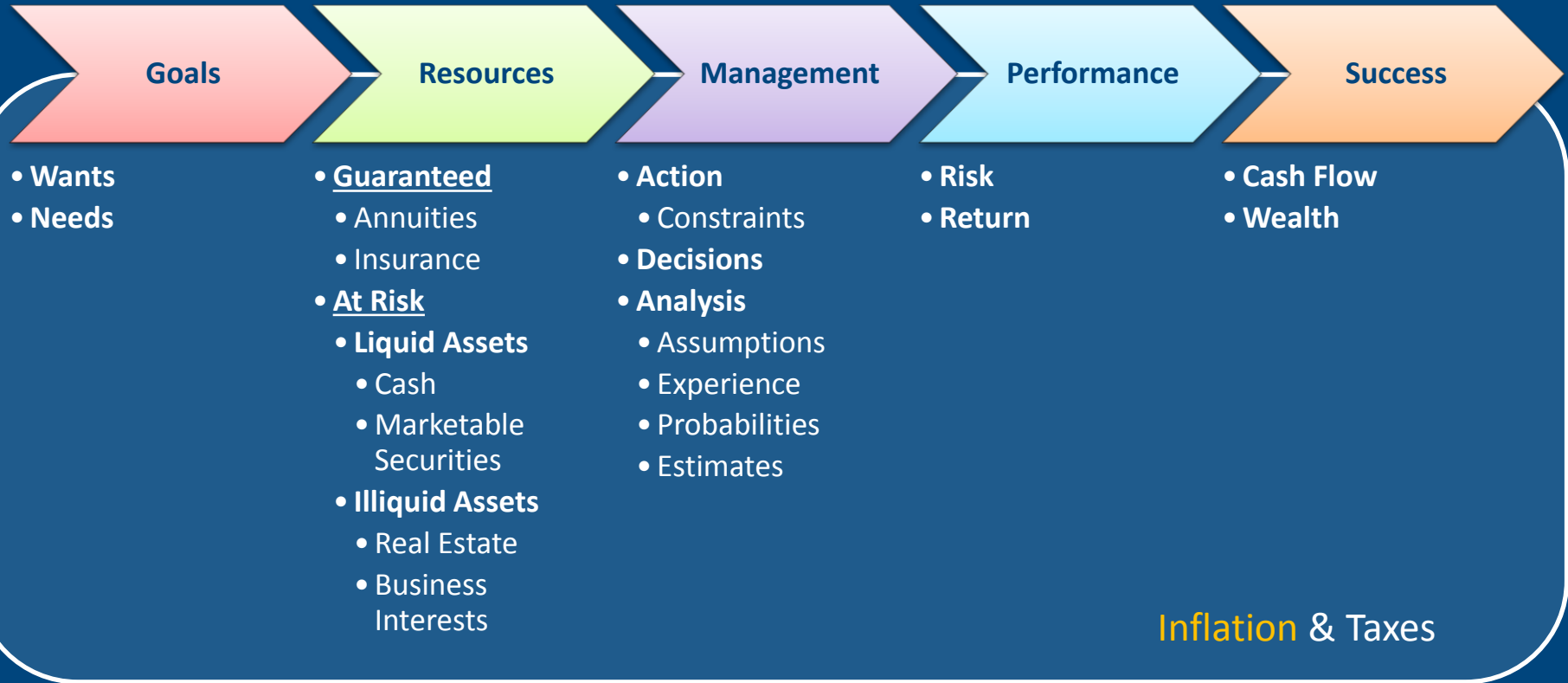


Tactical Recommendation

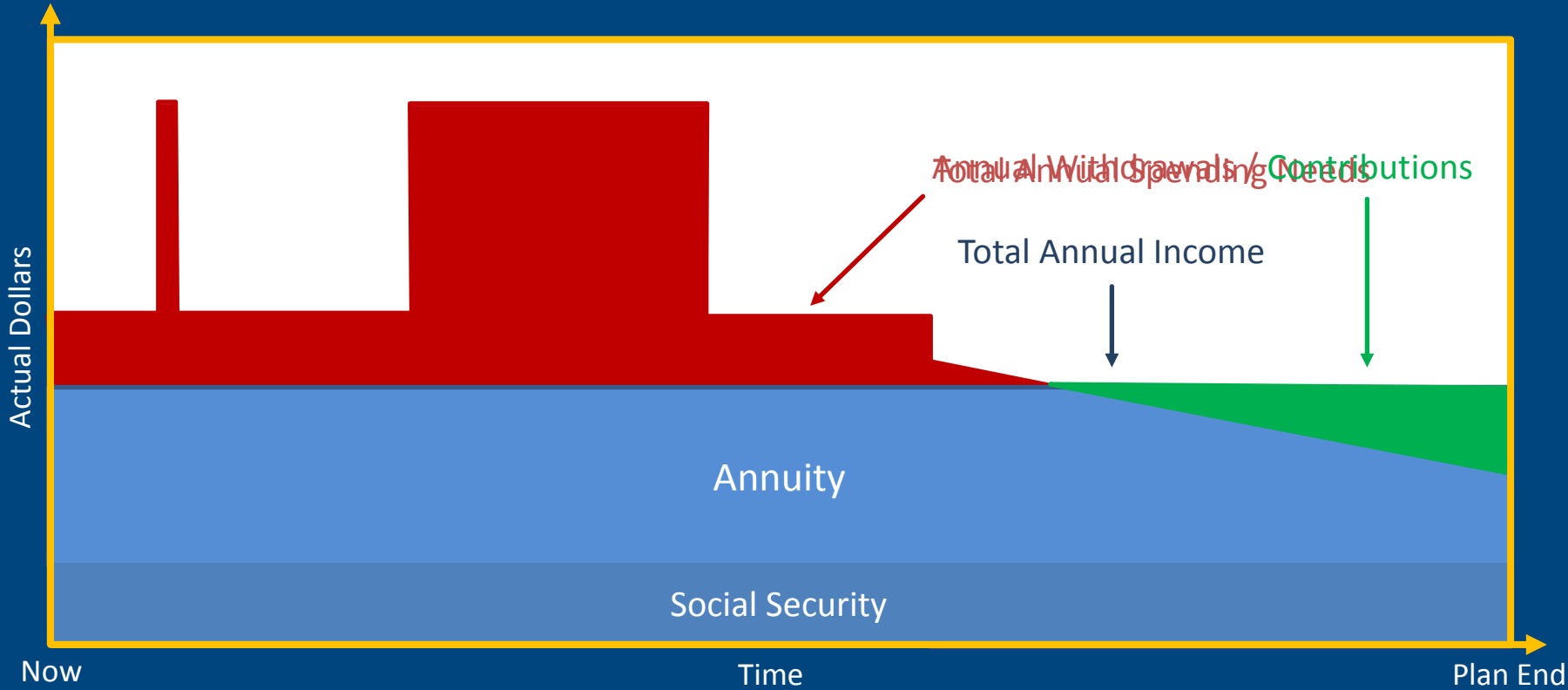


Accounting for Inflation in Retirement Planning

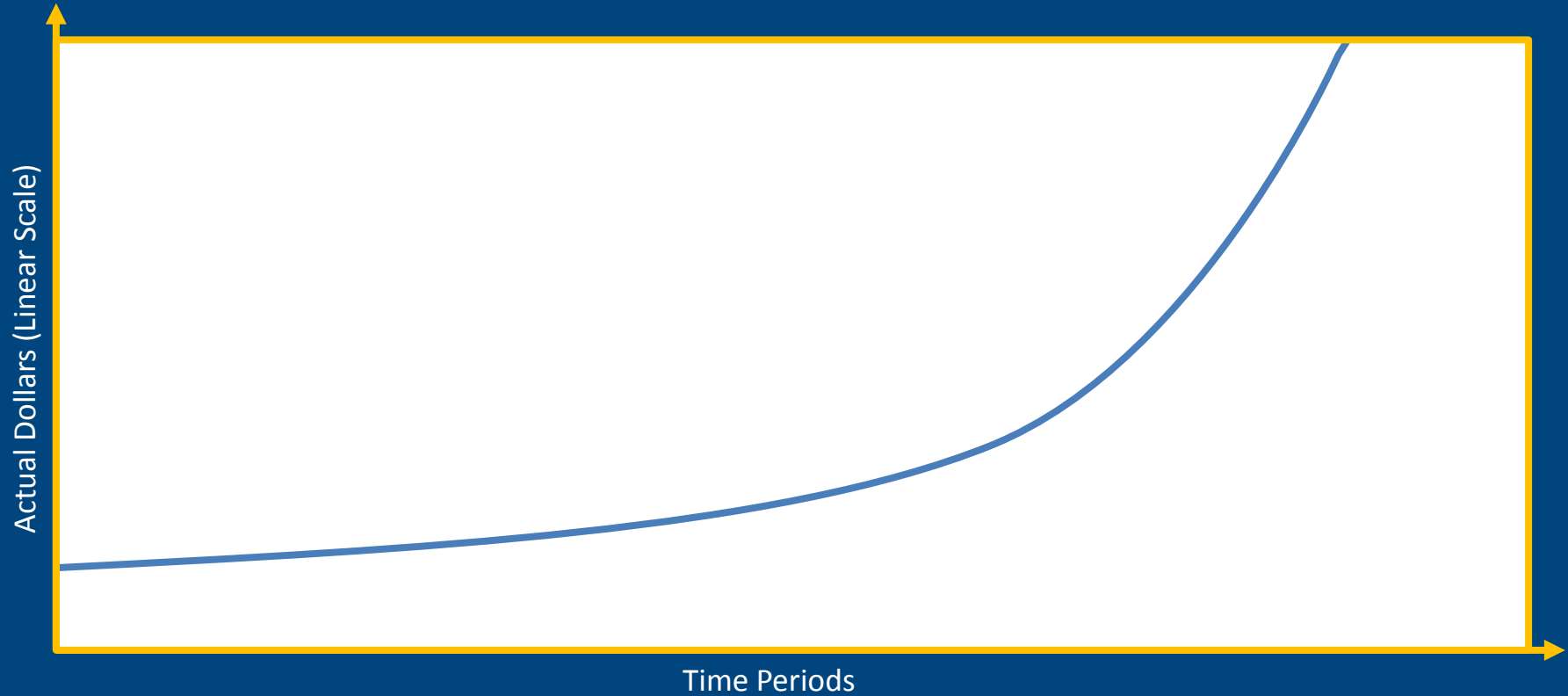
Financial Planning and Management



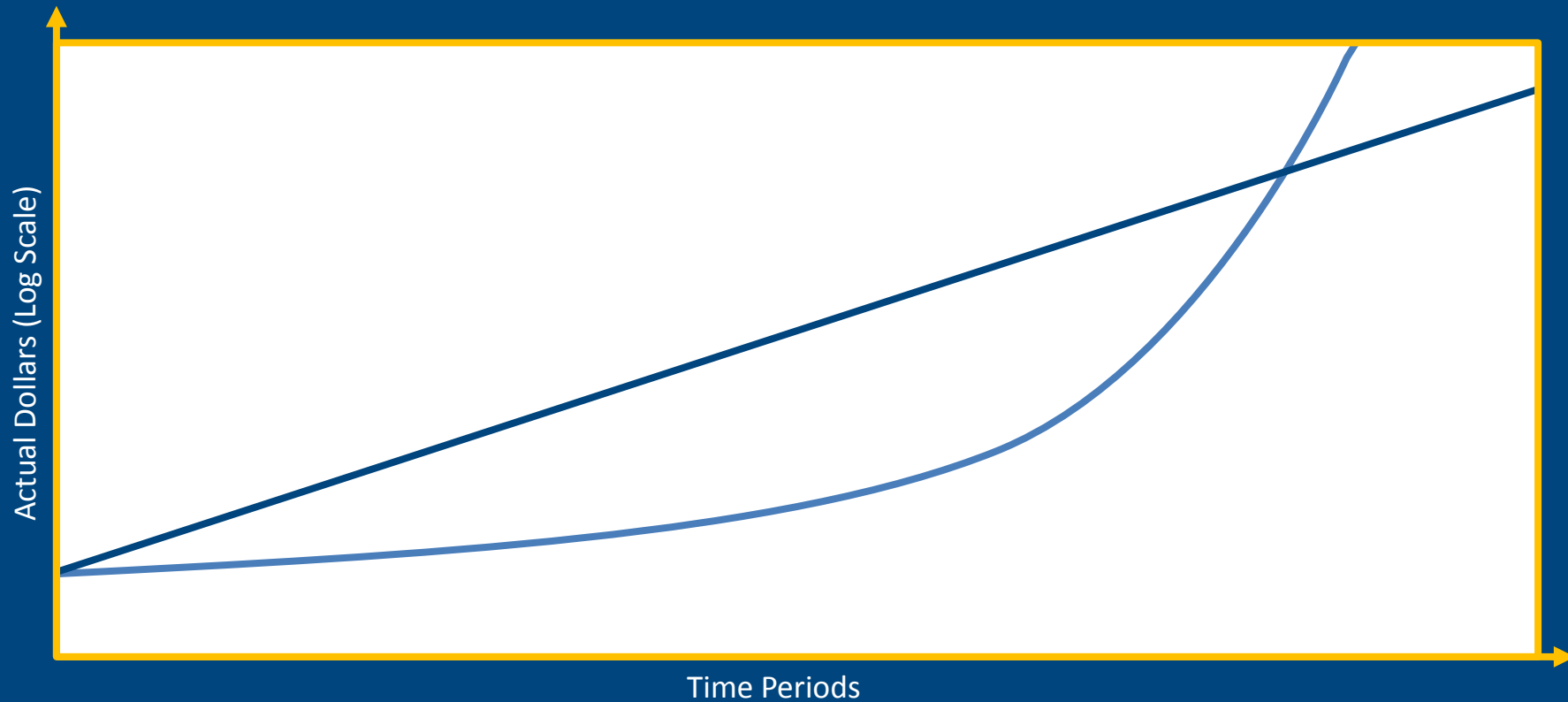
Estimating Portfolio Cash Flows



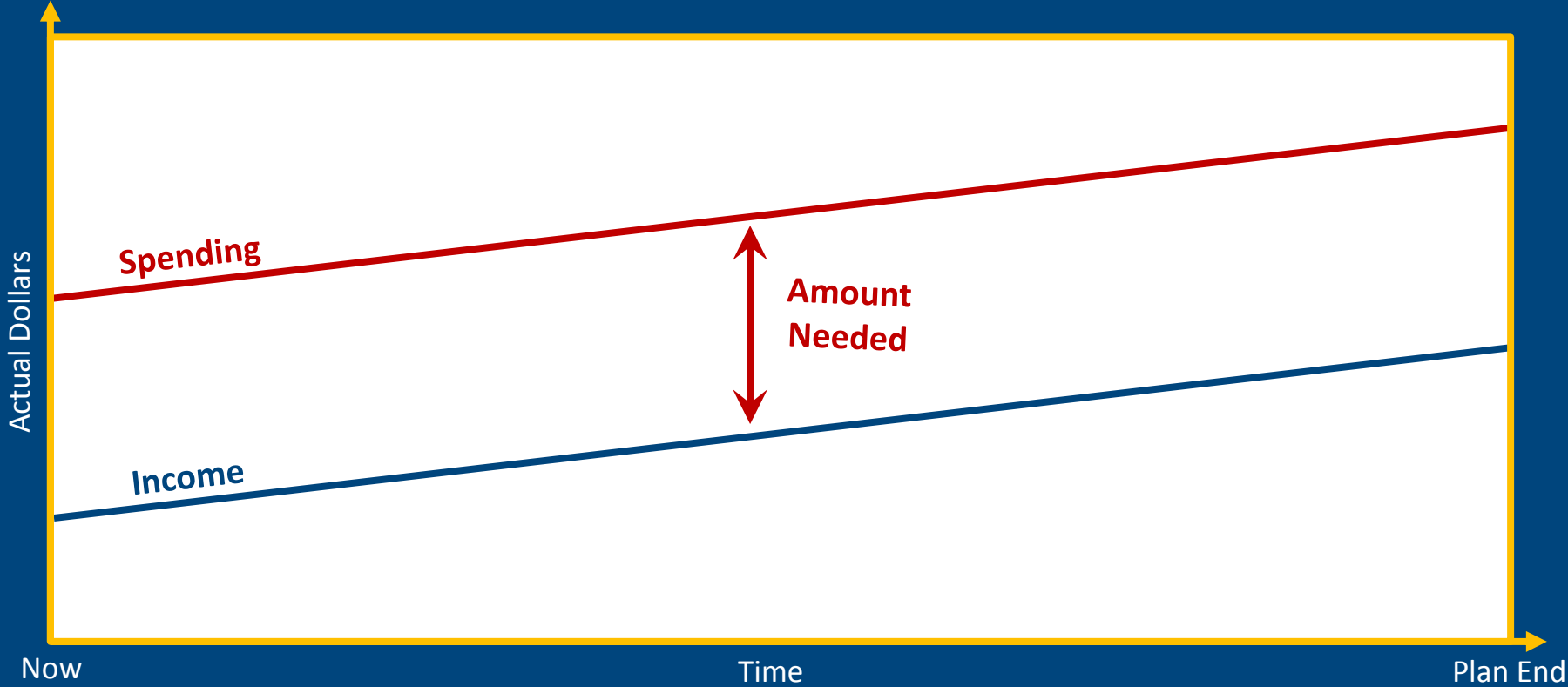
Inflation



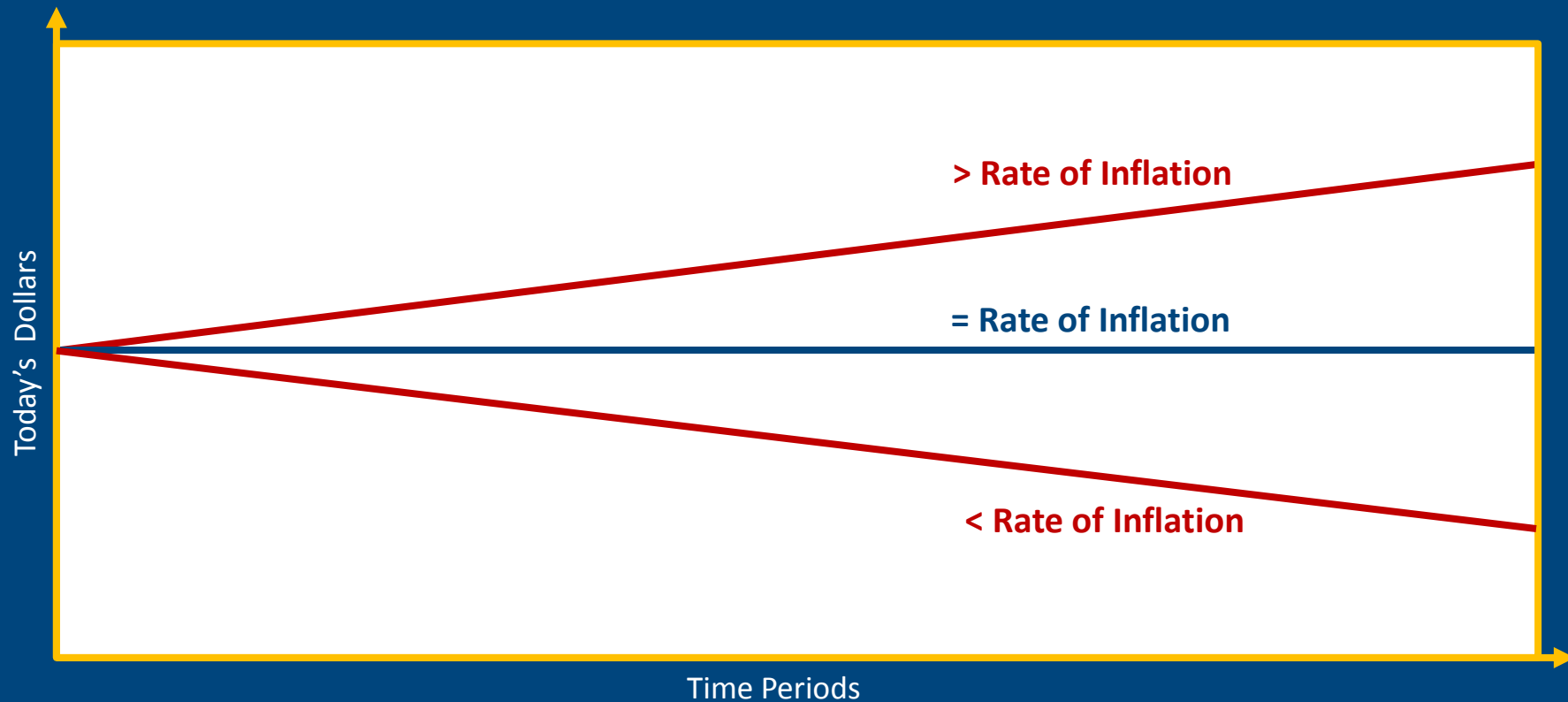
Inflation



Estimating Portfolio Cash Flows



Discounting for Inflation



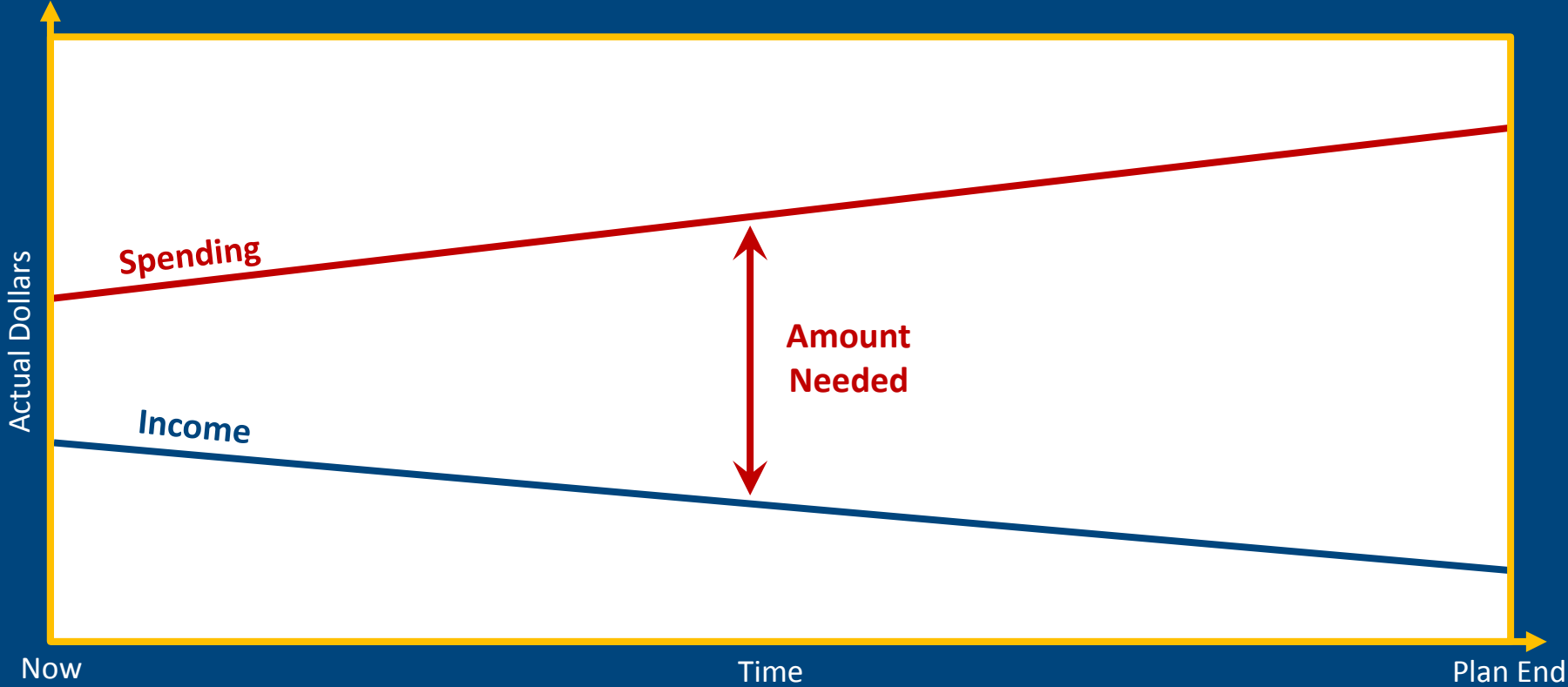
Discounting for Inflation

$$\frac{\text{Future Value}}{(1+R_i)^n}$$

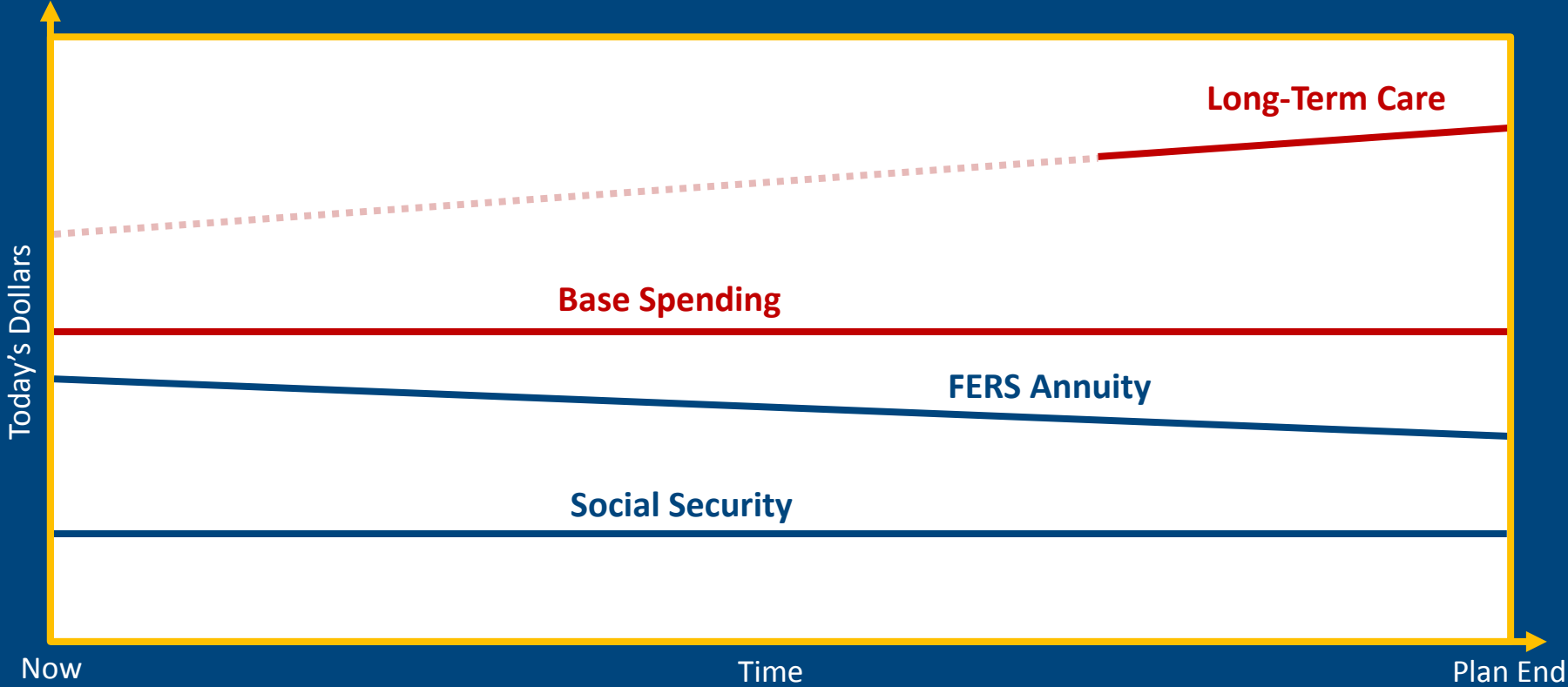
R_i = Inflation Rate

n = Number of Periods

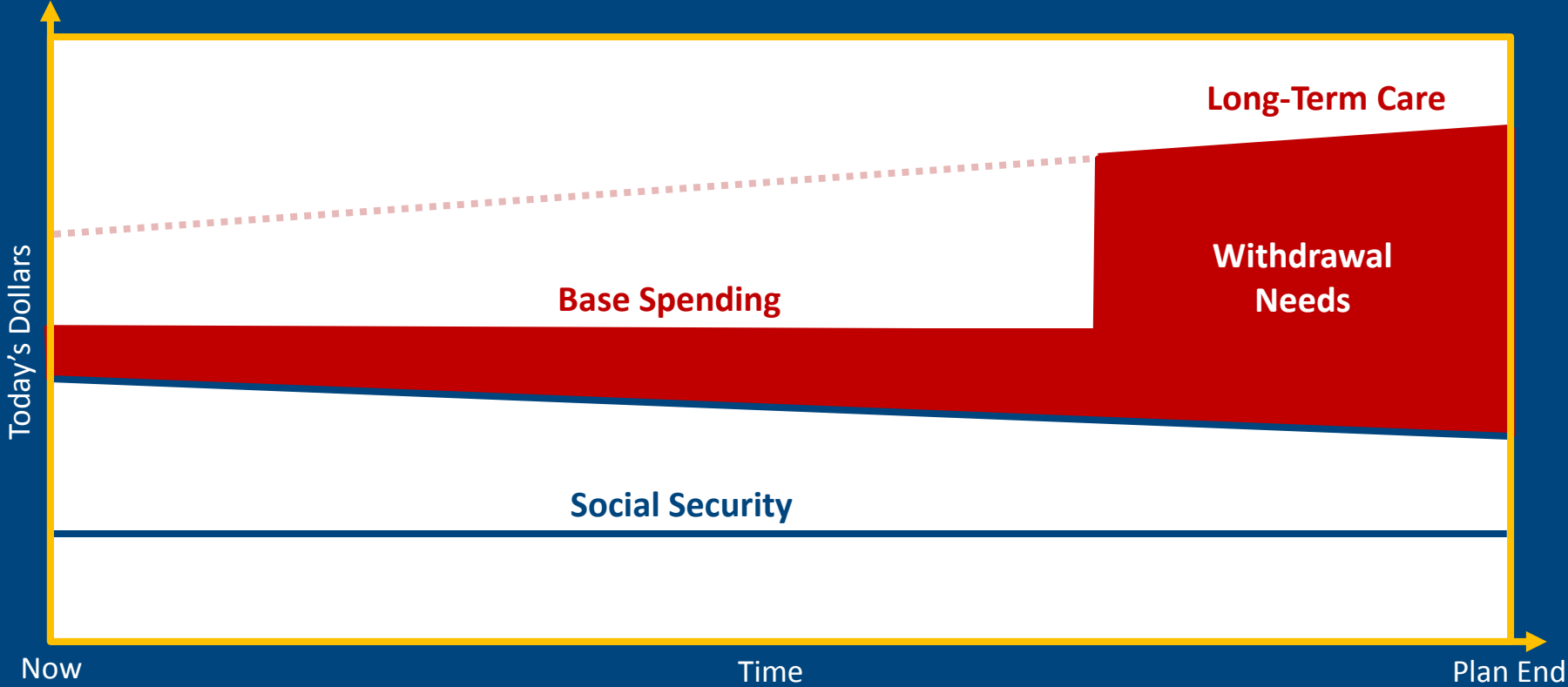
Estimating Portfolio Cash Flows



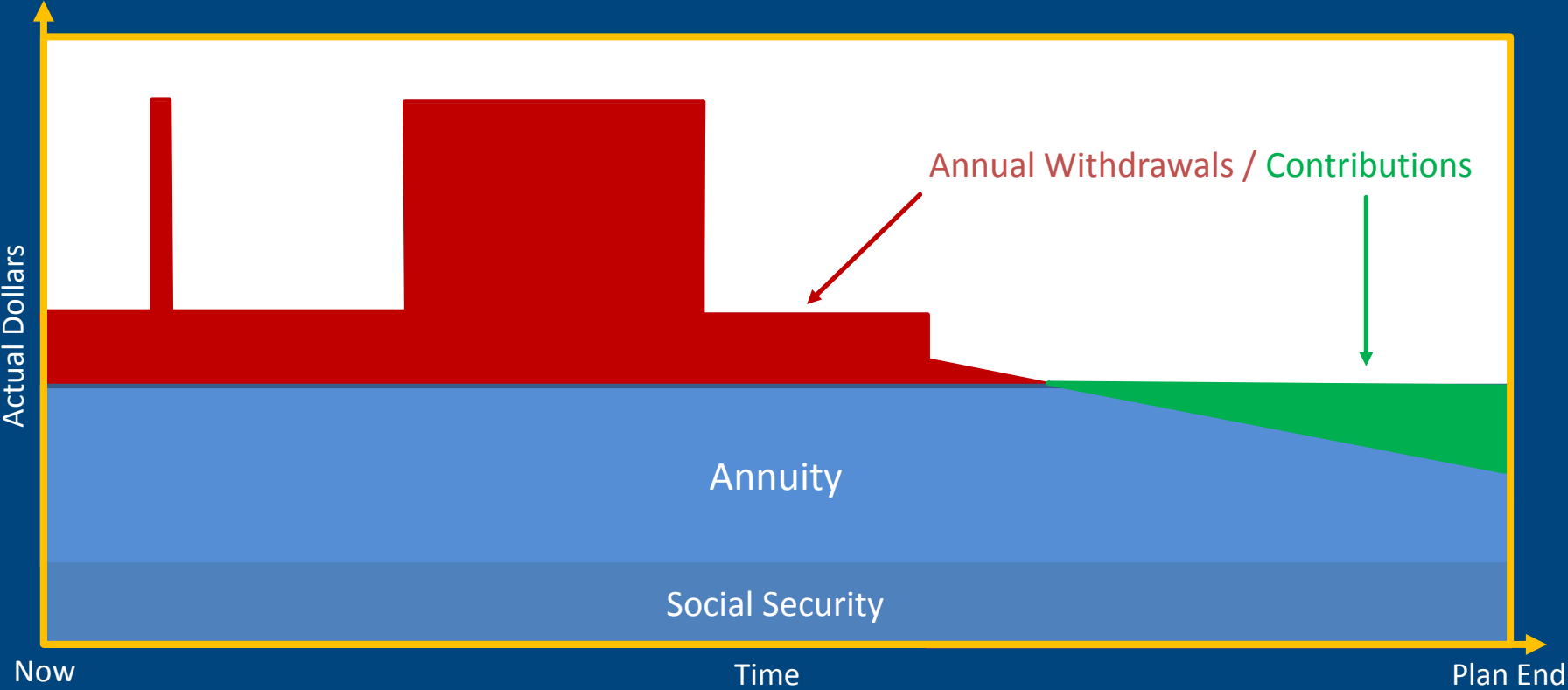
Estimating Portfolio Cash Flows



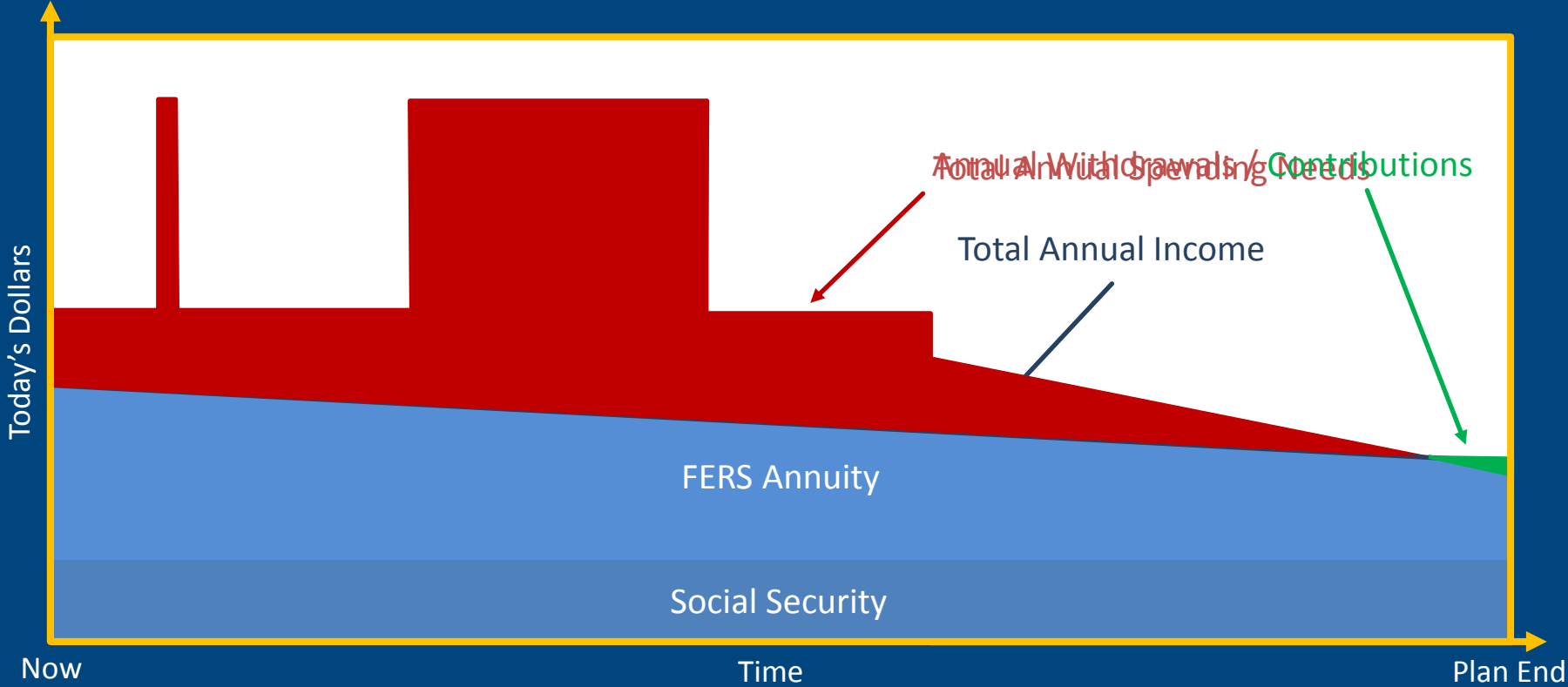
Estimating Portfolio Cash Flows



Estimating Portfolio Cash Flows



Estimating Portfolio Cash Flows



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. To the right of the logo is a vertical list of navigation items, each preceded by a small yellow square icon. The items are: 'WHO WE ARE', 'WHAT WE DO', 'HOW WE DO IT', 'OUR CLIENTS', 'CONTACT US', and 'ARCHIVE'. The 'ARCHIVE' item is circled in red. In the bottom right corner 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, which includes a shield with a 'P' and the text 'PALADIN' and 'SERVICES' below it, followed by five stars and the text 'AIAA OCB'.

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Next Month:

Organizing Your Investment Portfolio

August 11 @ 12:00

Questions / Comments / Suggestions



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