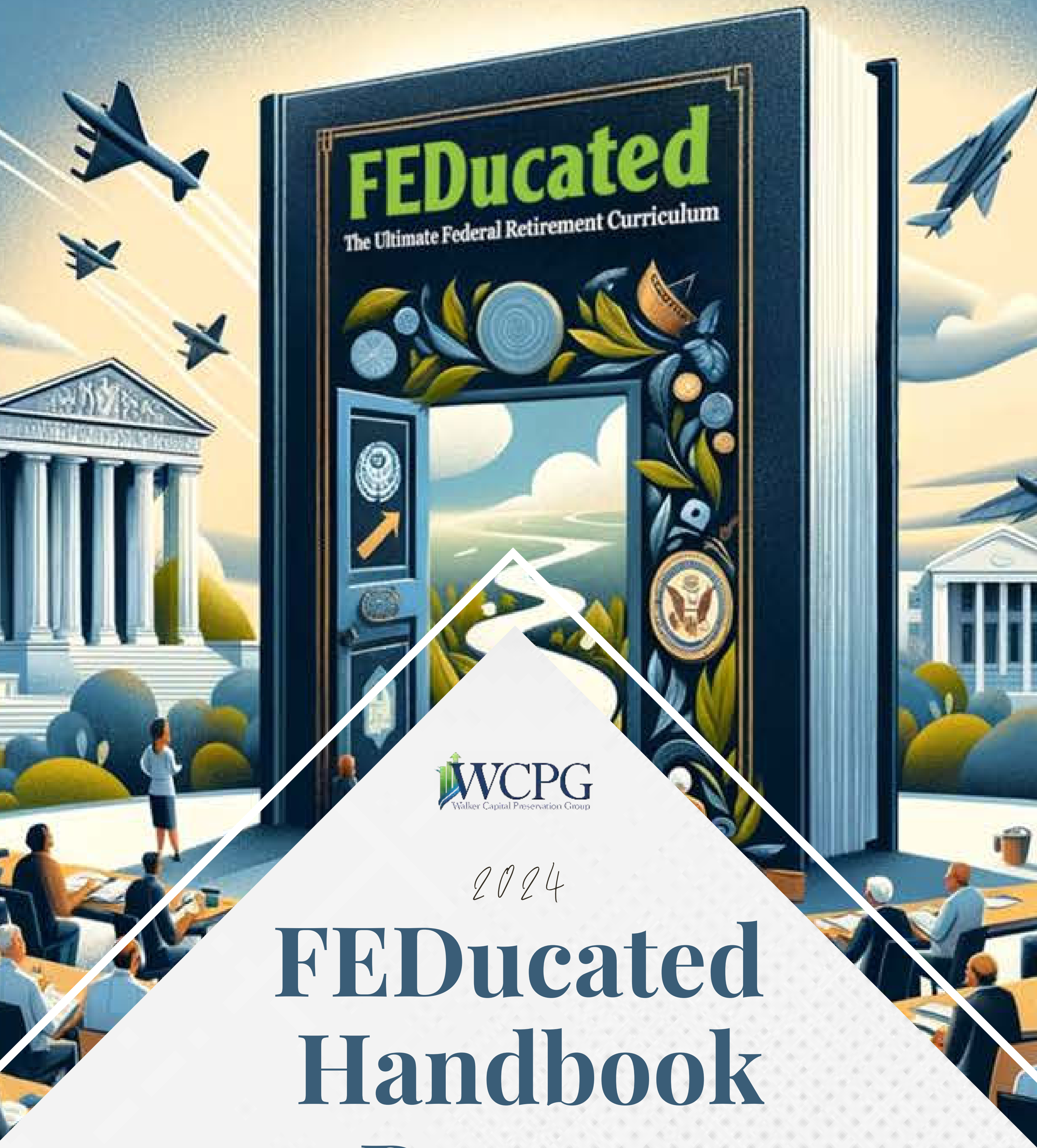


WCPG
Walker Capital Preservation Group

2024

FEDucated Handbook Pt. Four

Retirement Radar

Retirment is a journey

OUR MISSION

Since 2014, Walker Capital's Mission has been to educate & empower today's Federal Employee to maximize their Retirement through proper positioning & seamless coordination of their Federal Benefits & Personal Assets.

MEET OUR TEAM

TOM WALKER, ChFEBC
Best-Selling Retirement Author

ED SLOTT'S MASTER ELITE IRA ADVISOR GROUP

Master Elite IRA Advisor
Ed Slott's Tax Planning Group

RETIREMENT TAX SERVICES

Retirement Tax Services
CPA Tax Planning Partners of WCPG

As seen on

Federal SOUP | Government Executive | FEDweek | FedSmith | FEDERAL NEWS NETWORK

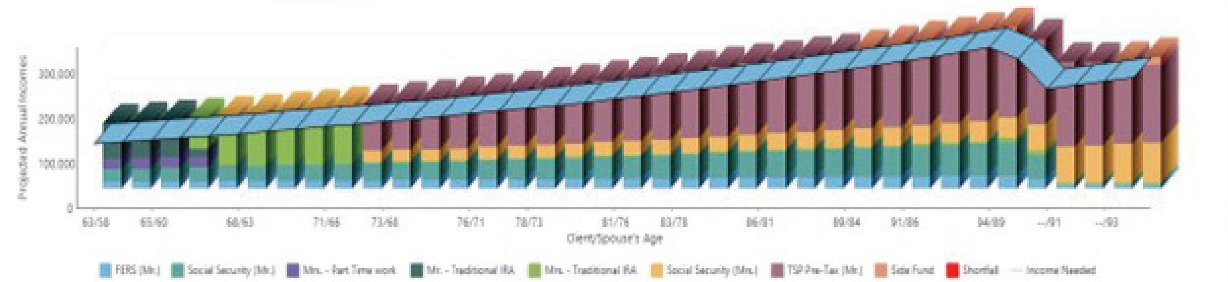
WCPG RETIREMENT BENEFITS FORECASTS

What is a **Retirement Benefits Forecast** and why do I need one?

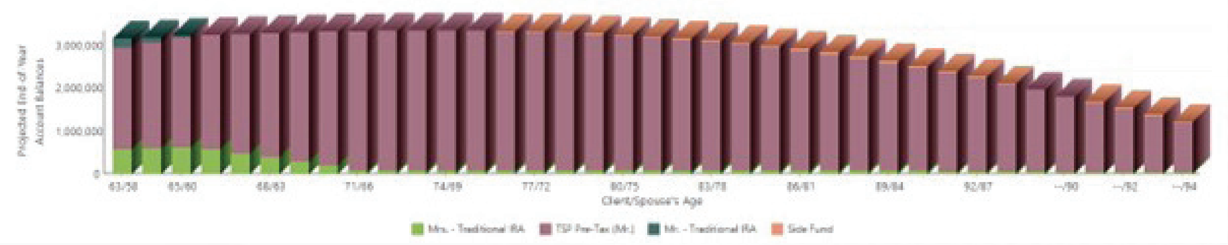
This powerful analysis offers a completely personalized model of your current retirement trajectory that includes:

- Your CSRS/FERS Pension
- FERS Supplement (if applicable)
- Social Security benefits (+ Spousal Benefits)
- TSP & IRA Withdrawals, RMDs, and Tax Treatment
- Personal Retirement Budget (adjusted for inflation)
- Current vs Future Tax Liability

Sample: Desired Income & Income Sources Through Retirement



Retirement Assets & Remaining Account Balances Through Retirement



The best part? Building a personalized projection with the Retirement Strategists at WCPG is just the start!

Our team is committed to helping you identify and address FERS/CSRS retirement pitfalls while building a relationship that enables us to help **you** get both **TO** and **THROUGH** your golden years succesfully!

Ready to Start? Click Here

WORKING WITH WALKER CAPITAL

What to expect

WCPG proudly offers Webcast Attendees & Federal Employees a **Complimentary Consultation** to review your retirement, this consultation is broken down into two parts:

- Part 1 – **Introduction Phone Call (~30 min.)**
  - **Goals:** Meet your Retirement Strategist & review your situation
    - **Discuss:** Retirement Timeline, Goals, Family & Concerns
  - Gather data to build retirement model that will be reviewed with you during a Video Strategy Session in Part 2
    - We provide a "What to Bring Email" to make it easy for you to have the key information available for your Introduction Call
- Part 2 - **Strategy Session Video Conference (~60 min.)**
  - **Goals:** Design & Discuss Retirement Benefits Forecast
    - Work through "What if Scenarios" & "Stress Tests"
      - What if I retired earlier? How about if I worked longer?
      - How may inflation, LTC, or higher tax rates impact my retirement?
  - Identify Strengths & Weaknesses of current retirement trajectory
  - Identify WCPG Services that align with your concerns & can improve your retirement

Ready to Start? Click Here

WALKER CAPITAL'S SERVICES OFFERED

FEDUCATED
FEDERAL RETIREMENT CURRICULUM

Retirement planning

- Retirement planning is the process of determining retirement income goals and the actions and decisions necessary to achieve those goals. Retirement planning includes identifying sources of income, estimating expenses, implementing a savings program and managing assets. Future cash flows are estimated to determine if the retirement income goal will be achieved.

Federal Benefits Optimizations

- The Federal Retirement systems available today still offer some of the best large-scale benefits available… if you can successfully navigate the maze of program acronyms, rules, caveats, & pitfalls. During your career, it is important to understand the benefits you currently carry & how they may change over time. As you enter retirement, it is critical that you maximize your benefits in order to leverage your years of public service into your retirement. There are a number of critical coordinates to mapping out a successful retirement. For example, it is critical that you coordinate your FEGLI & SSB with your spousal FEHB & income continuation needs. Retirement is a journey, let Walker Capital help guide you through!

Tax Planning

- Truly Holistic Retirement Planning requires a braintrust of like minded experts with complimentary areas of expertise which is why Walker Capital has partnered with a Tax Professor & CPA to help you understand your current tax equation and how it may change in coming years.The key is to be proactive in addressing these concerns today because taxes are only going to be 'on-sale' for a few more years and the IRS has already put major restrictions on how much you can contribute in each of those years!

Estate Planning

- What happens to your hard-earned assets after you are gone? Having a plan for your estate can help ensure that your legacy is distributed efficiently and that you can clearly outline your wishes/goals for how that legacy could be used even after you are no longer around to provide those instructions. Have a goal of leaving money to the grandkids for education? Looking to avoid probate costs and delays? Do you have a child with special needs? An estate plan – like a Living Trust + Pour-Over Will + Powers of Attorney – is here to help!

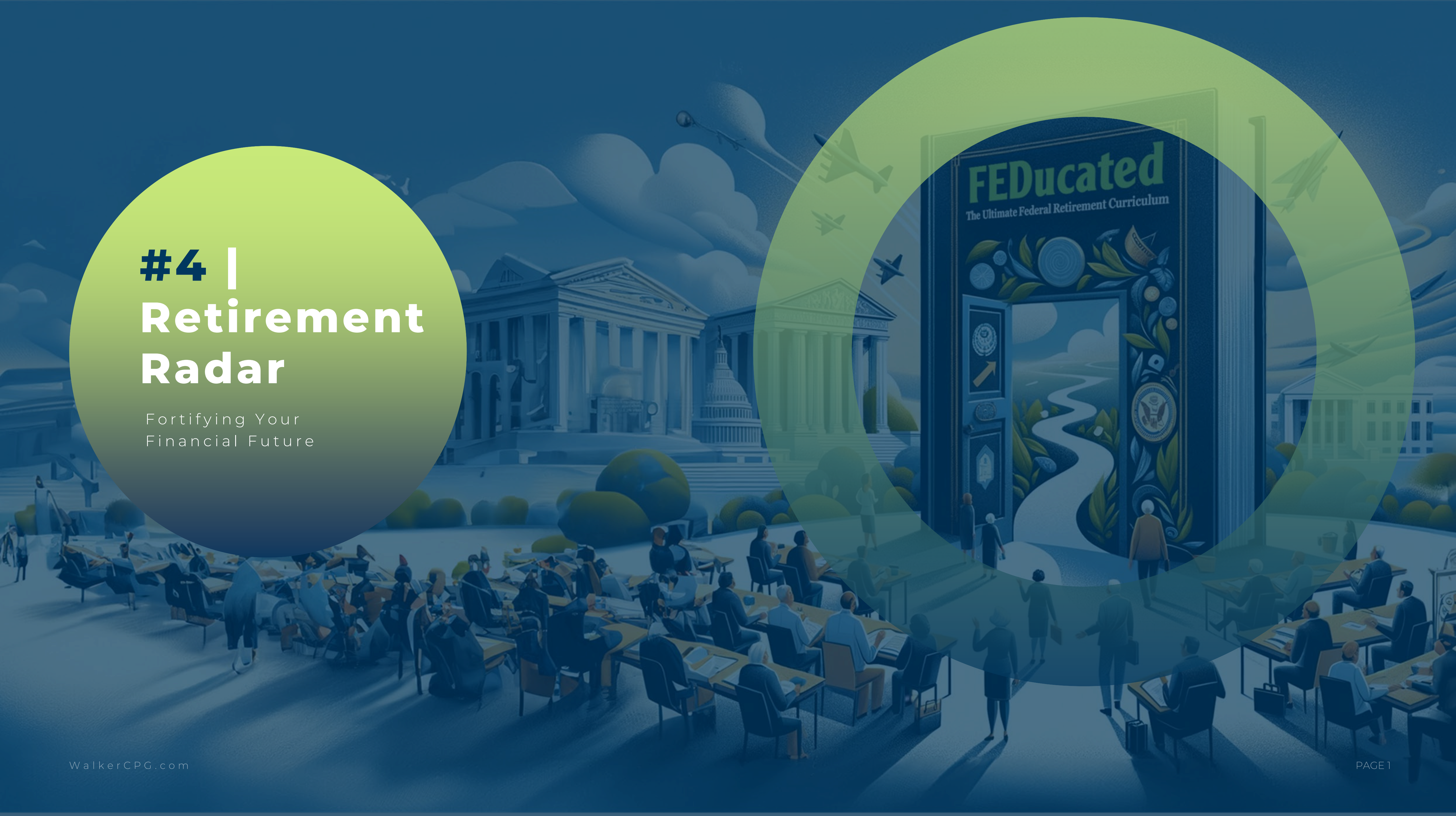
Insurance Planning

- When properly utilized, insurance can help protect the quality of both you & your family's lifestyle throughout your career, in retirement, & even after (legacy). Whether looking to sleep easier knowing Living Benefits will help protect your lifestyle, looking to utilize Cash Value Life Insurance as a tool to help navigate future tax risk, or looking to ensure your loved ones have access to a highly leveraged tax-free death benefit – todays innovative policy design offerings allow Walker Capital to help your insurance plans evolve with your needs as they change over time!

Ready to Start? Click Here

#4 | Retirement Radar

Fortifying Your
Financial Future



DISCLAIMER

- This presentation is intended as an educational overview and is not intended to provide specific advice, financial or otherwise, to any individuals without further consultation.
- WalkerCPG does not provide legal, tax or accounting advice. Please consult with a qualified attorney or CPA for proper legal, tax or accounting counsel.
- This educational presentation is not intended to sell any specific product, company, or strategy but to educate and empower attendees while emphasizing the importance of planning ahead
- Walker Capital Preservation Group, Inc. (WCPG) is not affiliated with, endorsed, or sponsored by the Federal Government or any U.S. Government agency. No Federal Government agency has reviewed or endorsed any of the information contained in this presentation.
- Due to the amount of material that will be covered today, please write down questions to be reviewed at the end of the presentation

TEAM MEMBERS

Tom Walker, ChFEBC

Retirement Strategist

Tom is a best-selling author & Federal Retirement Strategist with **10+ years experience** working closely with federal employees.

CPA & Tax Teams

CPA Partners & Tax Trainers

WCPG proudly partners with the CPA's at
Retirement Tax Services
& is a member of Ed Slott's
Master Elite IRA Advisor Group

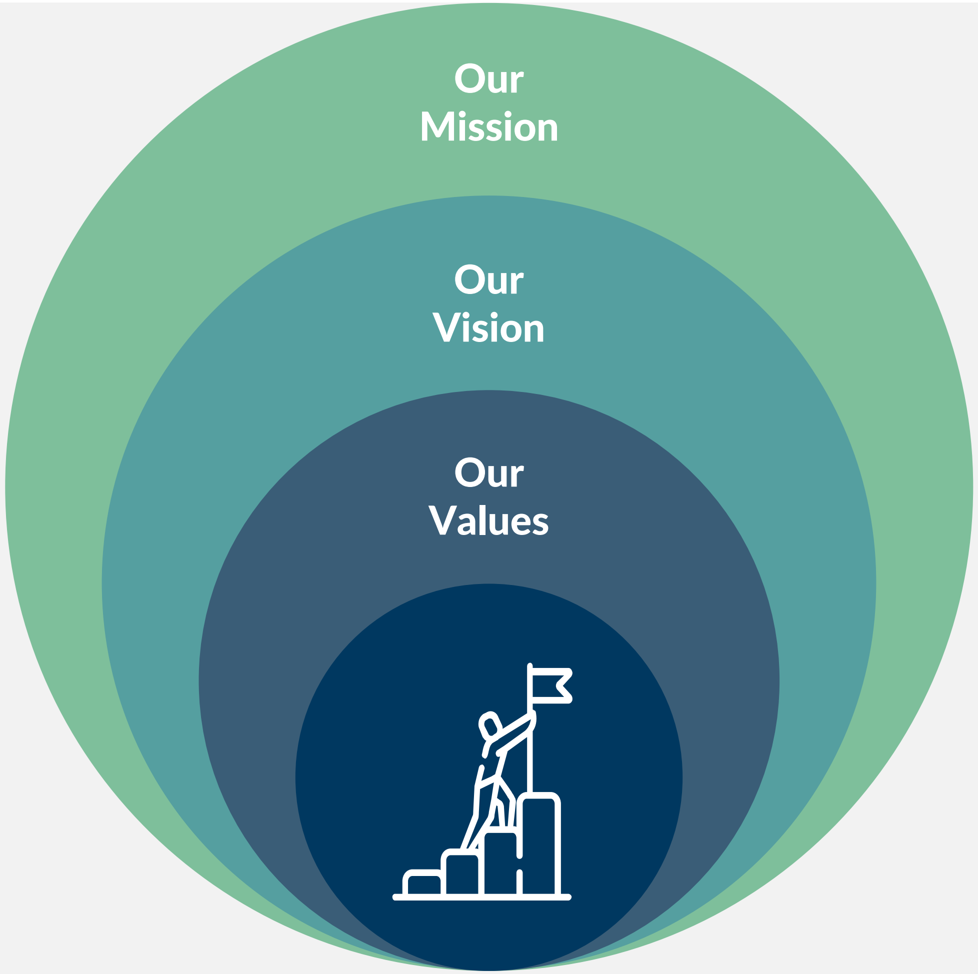
Abby Miller, ChFEBC

Retirement Strategist

In the past decade, Abigail has dedicated herself to empowering federal employees, assisting them in achieving their financial aspirations .

WALKER CAPITAL

Empowering Those Who Power The Public Sector



OUR MISSION

Provide industry-leading Retirement & Tax Planning Insights, Education, & Services to Federal Employees nationwide through our services and strategic partnerships

OUR VISION

Coaching Federal Employees to maximize their retirement through proper positioning & seamless coordination of their Federal Benefits & Personal Assets

Values

Financial Empowerment & Education is not something that should be exclusively reserved for the wealthy

Values

Your geography should not limit your access to the RIGHT Information & Team of Experts

Values

In order to help see you TO & THROUGH retirement, your Retirement Planner should not be RETIRING before you

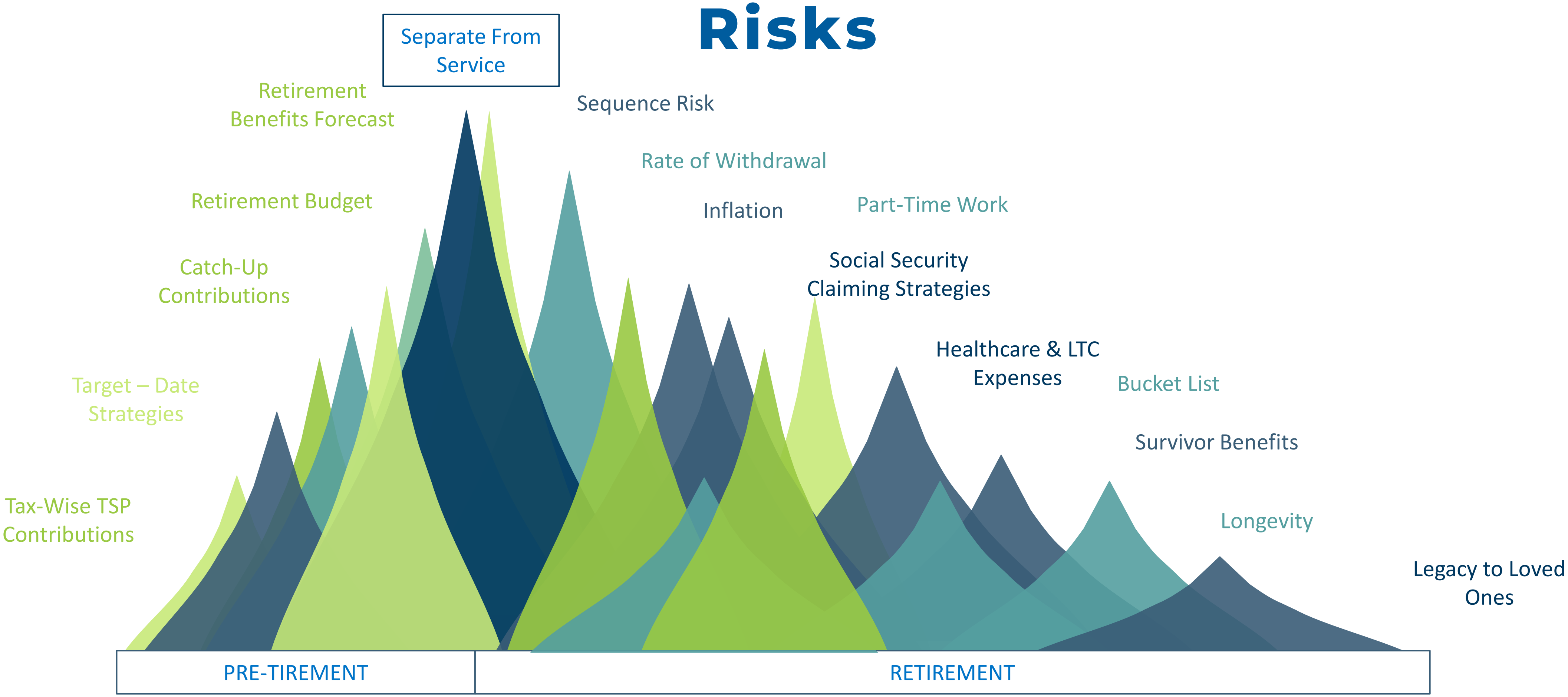
AGENDA

1. Retirement Radar
2. Longevity Risk vs Sequence of Returns
3. Long-Term Care Risk
4. Public Policy Risk
5. Tax Rate Risk
6. Inflation Rate Risk
7. Inflation Case Study
8. Methodology for Addressing Inflation

01

Retirement Radar

Pre-tirement Vs Retirement Risks



In retirement planning, as in mountain climbing…

Most of the risk is on the decent

RETIREMENT RADAR

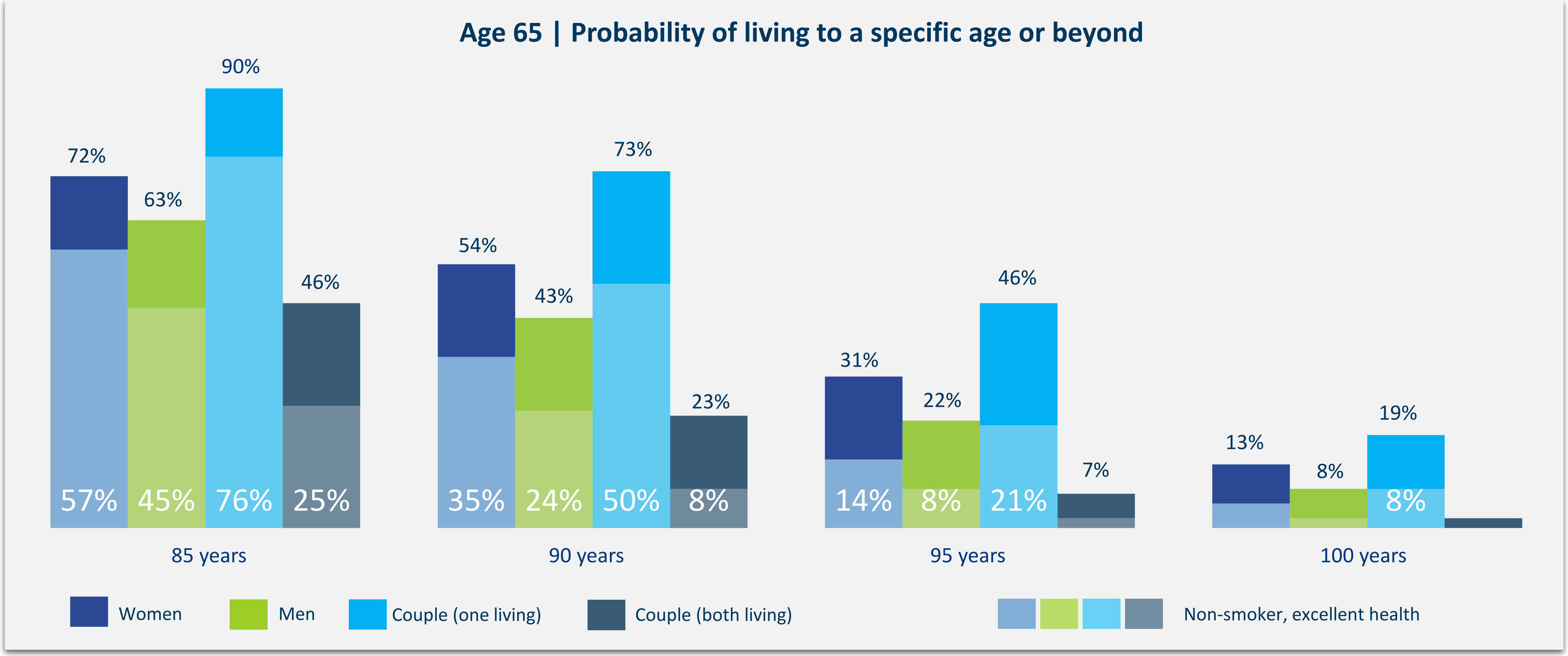
Longevity Risk vs Sequence Risk

Multiple variables Impact Retirement Sustainability

- How long you & your spouse live
- How much of your lifestyle is funded by Pensions + Soc Sec
- The pace at which your budget pulls from assets
- The rate at which your nest egg is growing

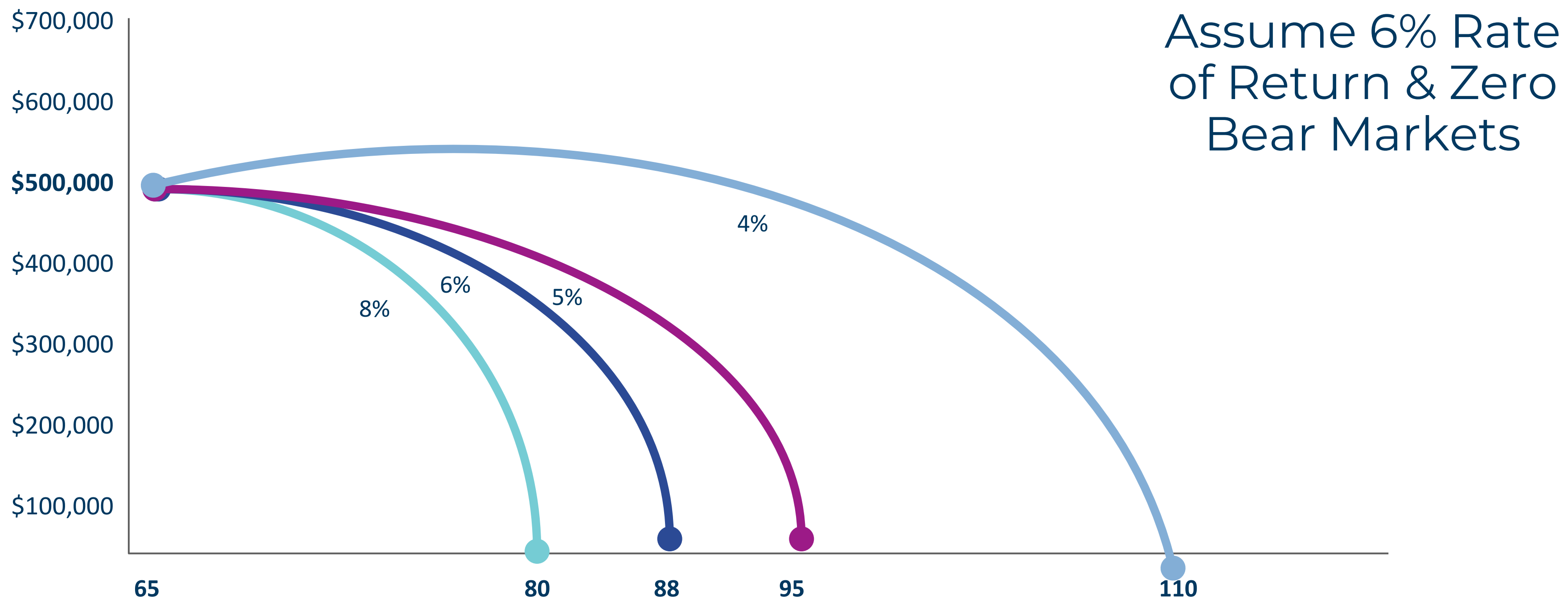
Longevity Risk:

Too much LIFE at the end of your MONEY



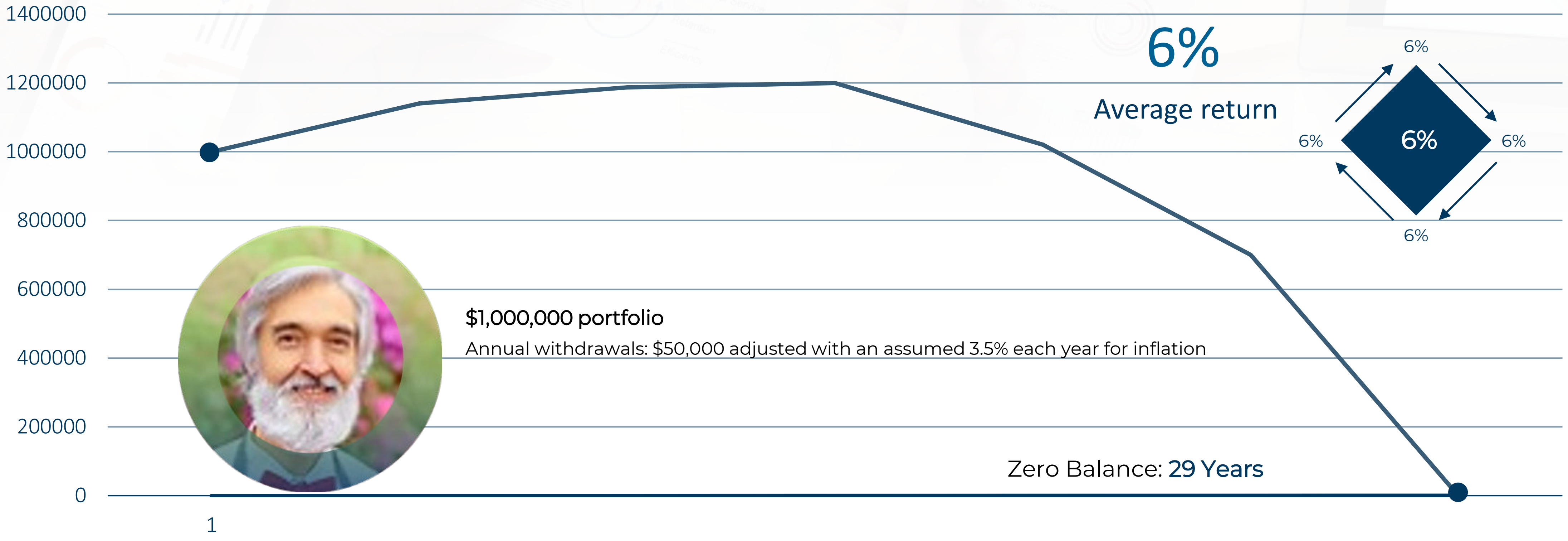
JPMorgan, Retirement Insights, Guide to Retirement℠, 2023 Edition.

Potential to outlive assets with different withdrawal rates



This chart shows how long retirement savings may last at a 4%, 5%, 6%,and 8% annual year-end withdrawal rate (withdrawal rates apply only to the first year of withdrawal). The chart is a hypothetical example and assumes $500,000 beginning balance in retirement, a 3% annual inflation rate, and a 6% annual rate of return, compounded monthly. This hypothetical example does not represent the performance of any specific investment product, taxes, or product fees.

Scenario 1: 6% average return



This is a hypothetical example and does not represent an actual client. It is not intended to project the performance of any specific investment or index past performance is no guarantee of future results. It is not possible to invest directly in an index. If this were an actual product, the returns may be reduced by certain fees and expenses. The taxable portion of withdrawals is subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax. Other sources for “withdrawals” may have different taxation, such as capital gains tax for the sale of stock.

Scenario 2: Retire In An Up Market (High Early Returns)

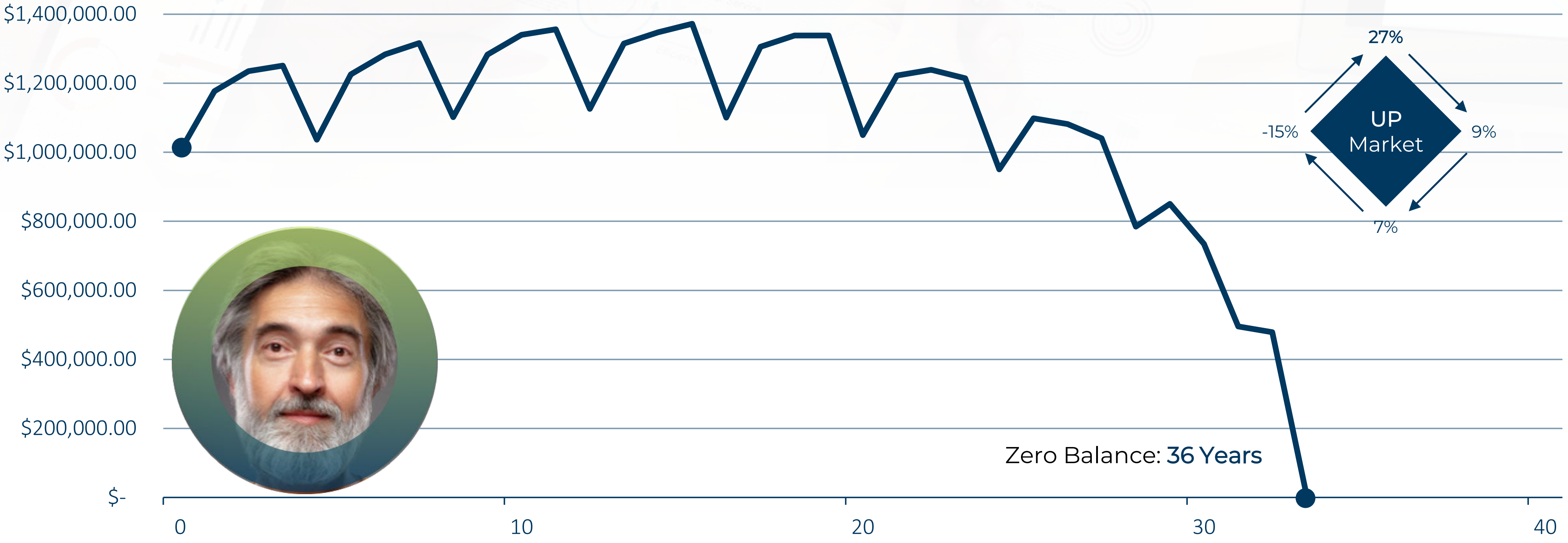


Chart assumes a $1,000,000 starting balance with an annual $50,000 withdrawal (inflation-adjusted by 3.5% per year).

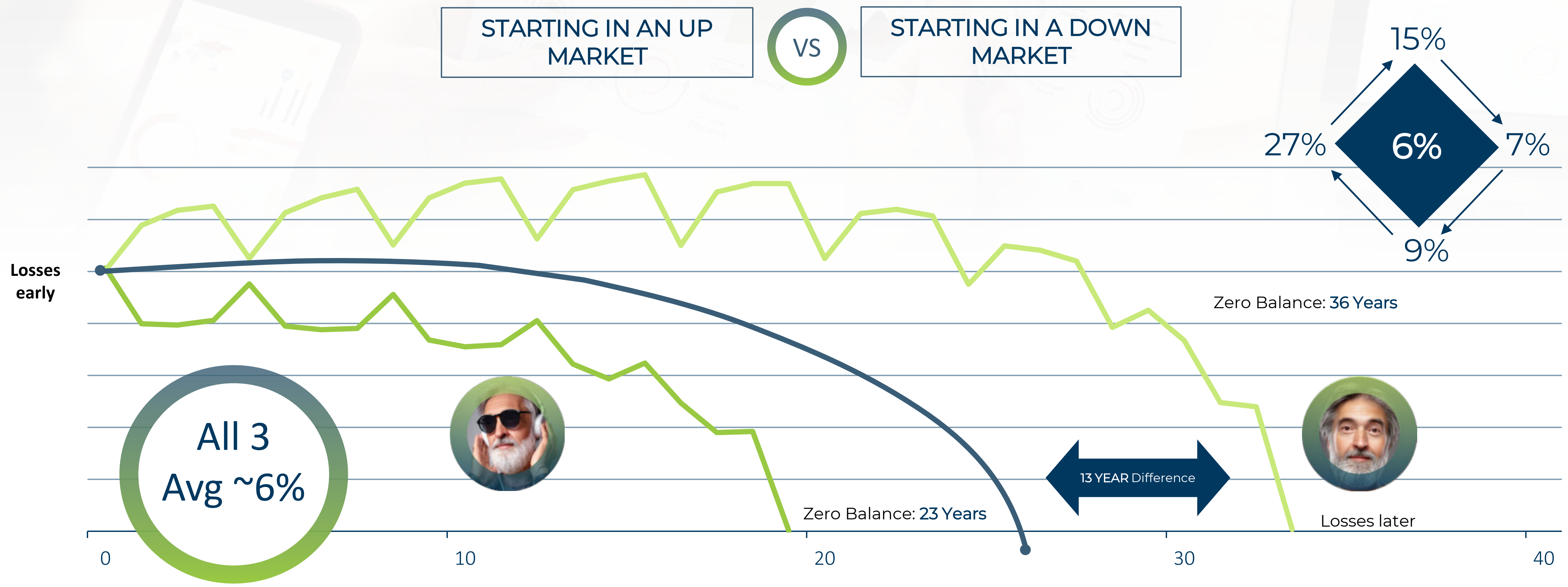
This is a hypothetical example and is not intended to project the performance of any specific investment or index. It is not possible to invest directly in an index. If this were an actual product, the returns may be reduced by certain fees and charges. Withdrawals are subject to ordinary income tax and, if taken prior to age 59½, a 10% federal additional tax.

Scenario 3: Retire In A Down Market (Low Early Returns)

Chart assumes a $1,000,000 starting balance with an annual $50,000 withdrawal (inflation-adjusted by 3.5% per year).

This is a hypothetical example and is not intended to project the performance of any specific investment or index. It is not possible to invest directly in an index. If this were an actual product, the returns may be reduced by certain fees and charges. Withdrawals are subject to ordinary income tax and, if taken prior to age 59%, a 10% federal additional tax.

Scenario Comparison: Order of Returns Matters



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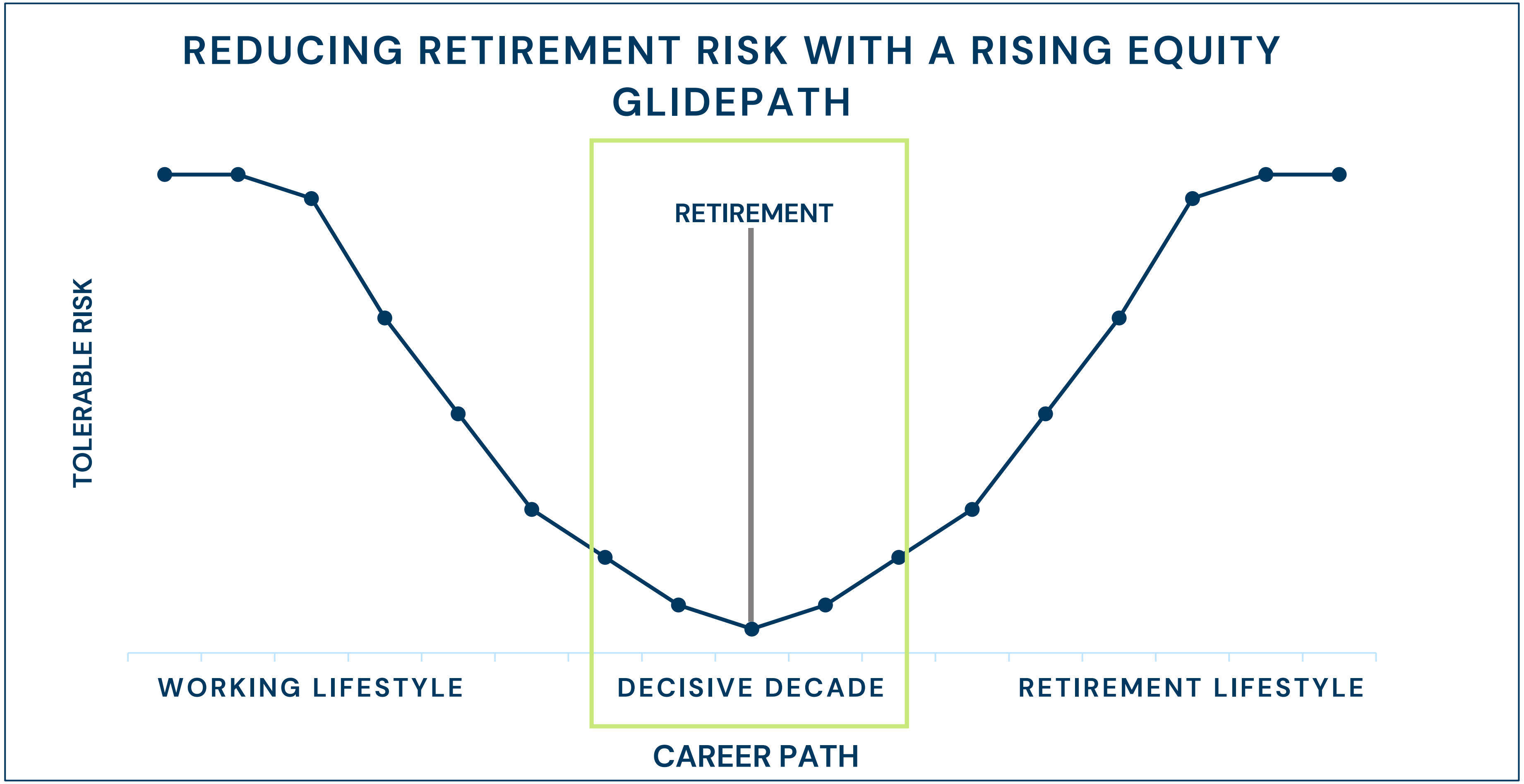
Mitigating Sequence of Returns Risk

Returns of the Market VS Exposure to the Market



BALANCE PORTFOLIO RISK & LEVERAGE HIGHER INTEREST RATES TO HELP ENSULOW-RISK MONEY IS WORKING HARDER THAN INFLATIONRE

The Bucket System

Apply "Chronology of Distributions" to help determine distinct goals for each "Bucket" of money

01 Emergency Funds

Funds that are easily available in an emergency (regardless of market condition)

02 Lifestyle Funds

INCOME is the OUTCOME that matters most for this segment of the retirement plan

03 Long-Term Funds

Growth focus to outpace inflation in order to preserve purchasing power through retirement

04 Later/Legacy Funds (Tax Advantaged)

Tax-Advantaged or Tax-Free funds to supplement retirement income or leave as legacy to loved ones (not the IRS)

03

Long-Term Care Risk

We Cannot Slow the Aging Process

Thus We Must All Have a Plan for How We Can Afford to Age Gracefully

Long Term Care (2022)

Few facts about long-term care to think about.

The lifetime probability of becoming disabled with at least two ADLs or of being cognitively impaired is **68 percent** for people age 65 and older, according to an AARP report.[4]

The largest long-term care claims have ranged from **$1.17 million** to over **$2.63 million** among seven long-term care insurance carriers.

Average cost in a nursing home per month:

NATIONALLY	
for a private room	$9,034
semi-private room	$7,908
NEW YORK	
for a private room	$13,231
semi-private room	$12,471
NEW JERSEY	
for a private room	$11,999
semi-private room	$11,650
CONNECTICUT,	
for a private room	$14,790
semi-private room	$13,090

From 2020 to 2021 alone, over **$11.5 billion** in long-term care claims have been paid.

Someone turning age 65 today has almost a **70%** chance of needing some type of long-term care, with women needing care longer (3.7 years) than men (2.2 years)[1].

Daily in-home care is **$59,488** with the understanding that costs in the tri-state region will be commensurately higher.

Nationally, the average annual cost for an assisted living facility is **$54,000**

$148/day

$4,500/month

[1] Source LongTermCare.gov.
[2] National Average.
[3] According to Genworth, national average
[4] Long-term care benefit eligibility typically occurs when you can no longer perform two ADLs.

Long term care

Someone turning age 65 today has an almost

70%

chance of needing long term care at some point in their lives

Medicare does not cover nursing home costs.

$118,464

Based on 365 days of care and private room in 2024

PUBLIC POLICY RISK

04

STATE OF THE UNION:
Non-Discretionary Spending

2024 Tax Revenue
$4.7T
Top 4 Expenses
$4.8T

Scan QR code to visit
USDebtClock.org

$1,749,000,000,000

Medicare & Medicaid

$1,414,000,000,000

Social Security

Defense Spending

$890,000,000,000

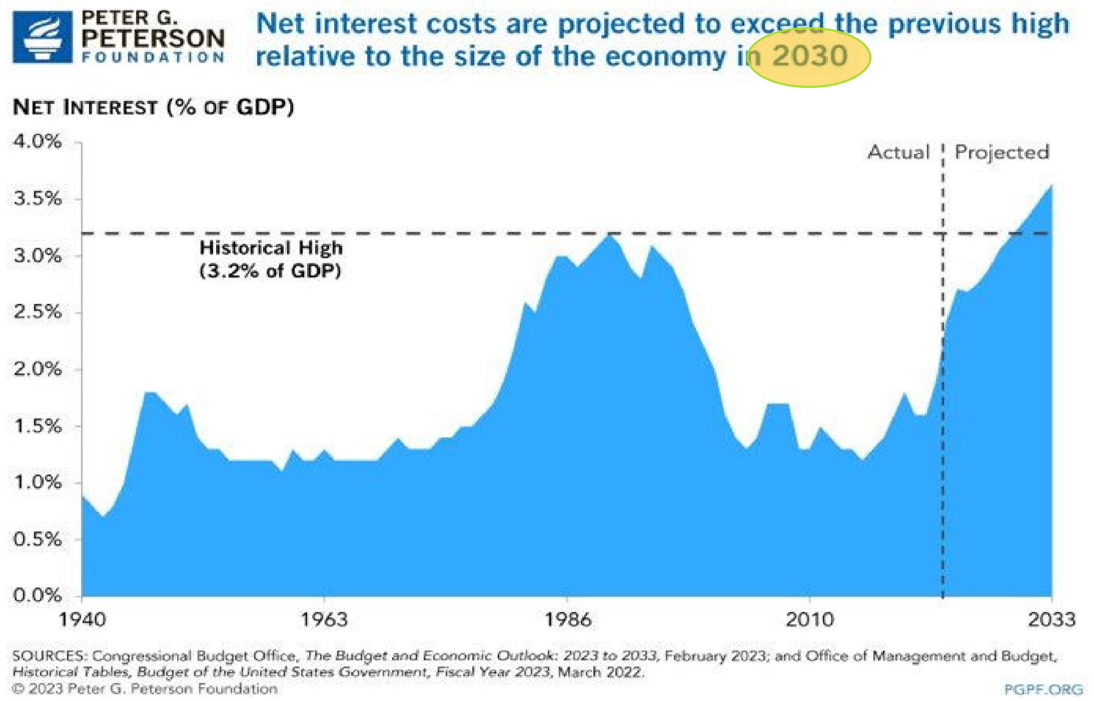
Interest on Debt

~~2020~~	~~$329,000,000,000~~
~~2023~~	~~$536,000,000,000~~
2024	**$832,000,000,000**

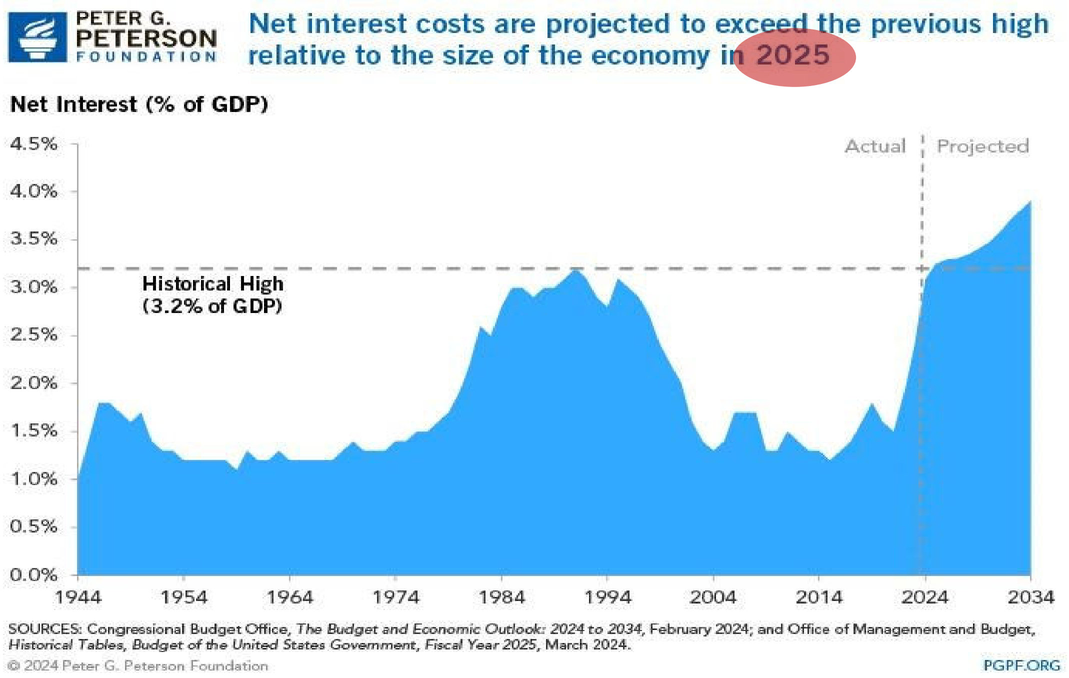
6TH Largest Expense = Federal Pensions $392,000,000,000

Net Interest Cost… Updates

2023



2024



Pace of US National Debt Accumulation

Time Required to Reach Total U.S. Debt Levels	
Of:	
$10 Trillion	232 Years
$20 Trillion	9 Years
$30 Trillion	5 Years
Last Trillion $	100 Days
Latest Level	$34.4 + Trillion

In 2024, Uncle Sam's interest-only payments on National Debt cost $2.4B EVERY SINGLE DAY

Public Policy Risk | Decrease Spending

Decrease Social Benefits
(SS, Medicare/Medicaid)

- Medicare Trust set to expire 2026
- Social Security Trust set to expire by 2034
- If unaddressed, monthly SS benefits would be reduced ~22% for new & existing recipients in 2035+

Reduce Pension & Cola's
(CSRS, FERS, LEO)

- Hi-5 to replace Hi-3 (reducing pension)
- Increases FERS contribution requirements to 7%
- Reduce CSRS pension Cost-of-Living-Adjustment + eliminate FERS COLA
- Moving MRA back further

Reduce Fers Supplement
(FERS + LEO)

- Bridge payments to get recipient to point of SS eligibility
- Reduction would severely hinder Fed's ability to retire at MRA+30
- Elimination could remove the feasibility of MRA+30 retirement for most

Reduce FEHB Subsidy
(Fed Retiree + Survivor)

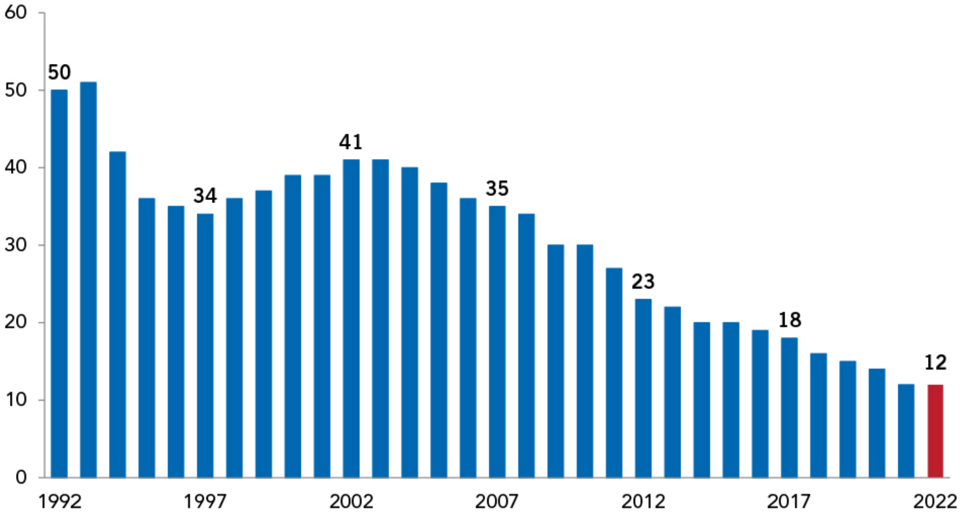
- Healthcare costs generally increase faster than inflation
- Current FEHB subsidy is 72% of premiums
- FEHB coverage & subsidy continuation to surv. spouse = peace of mind

SS YEARS BEFORE TRUST DEPLETION

PETER G. PETERSON FOUNDATION

The Social Security trustees have warned about the forthcoming depletion of the OASI Trust Fund for some time

PROJECTED NUMBER OF YEARS BEFORE OASI TRUST FUND BECOMES DEPLETED, BY YEAR OF REPORT



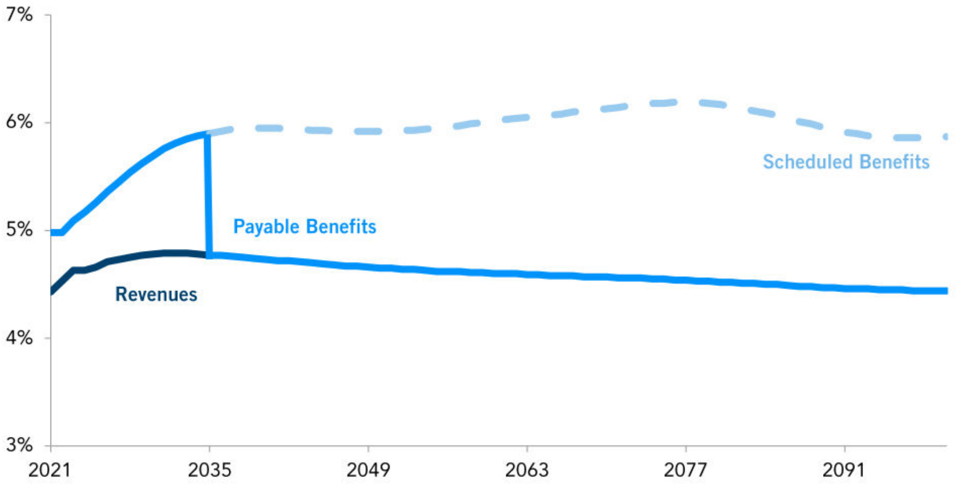
SOURCES: Social Security Administration, *The 2022 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds*, June 2022, and 30 prior editions.

PGPF.ORG

PETER G. PETERSON FOUNDATION

Based on the Trustees' projections, combined Social Security benefits could be cut by 20 percent in 2035 without legislative action

% OF GDP



SOURCE: Social Security Administration, *The 2022 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds*, June 2022.
NOTE: The Old-Age & Survivors Insurance trust fund is projected to be depleted in 2034 and lead to a 23 percent cut in benefits that year; the Disability Insurance trust fund is not projected to become depleted during the 75-year period ending in 2096.

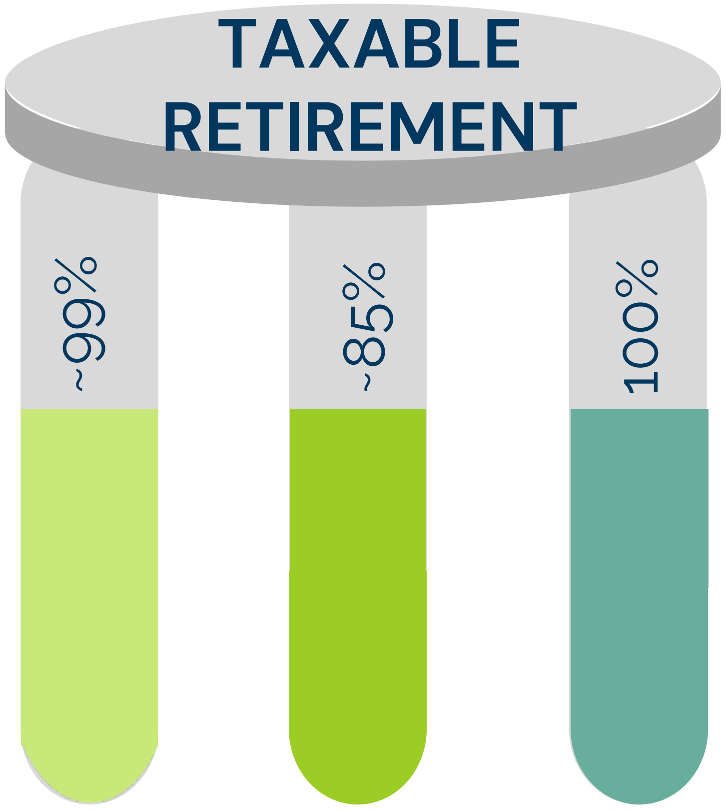
PGPF.ORG

05

TAX RATE RISK

Future Tax Rates IMPACT FERS Retirees

If tax rates increase in the future, the “3-Legged Stool” may leave you overly exposed to the IRS’s outstretched hands



01 FERS Pension

02 Social Security

03 TSP Distributions

FERS Pension

~99% Reported as TAXABLE INCOME

Social Security

~85% Reported as TAXABLE INCOME*

**due to Prov Income Level*

TRAD. TSP Distributions

100% Reported as TAXABLE INCOME

Taxes Are "on Sale"
Current Rates Vs Scheduled Rates

Standard Deduction 2024

$29,200

Potential Roth IRA conversion opportunity?

TCJA (2024+2025)

$731,200	37%
$487,450	35%
$383,900	32%
$201,050	24%
$94,300	22%
$23,200	12%
	10%

Reverted Rates (2026)*

39.6%	$553,600
35%	$490,000
33%	$274,400
28%	$180,000
25%	$89,450
15%	$22,000
10%	

*Brackets will be adjusted for inflation

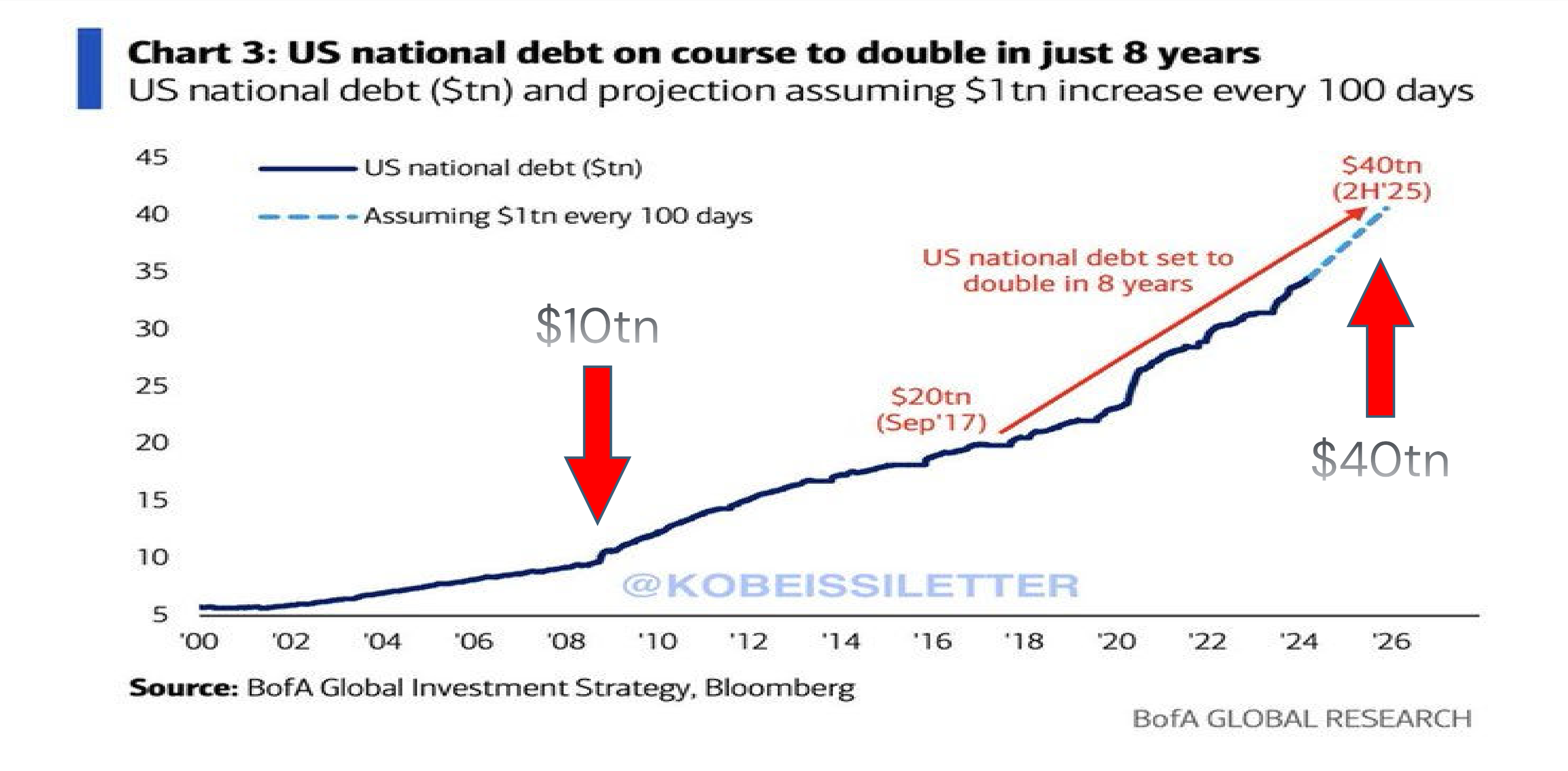
Standard Deduction 2017

$12,700

Based on 2024 tax brackets for married couples filing a joint tax return. Projected example is based on tax brackets in place prior to the Tax Cuts and Jobs Act (TCJA) adjusted for inflation through 2024. Current tax brackets are scheduled to expire at the end of 2025 with pre-TCJA tax brackets applying, adjusted for inflation. Note that other tax items are scheduled to change after sunset provision in 2025 including (for example) personal exemptions returning, lower standard deduction, less restrictions on itemized deductions, and lower exemptions applying for Alternative Minimum (AMT) tax purposes.

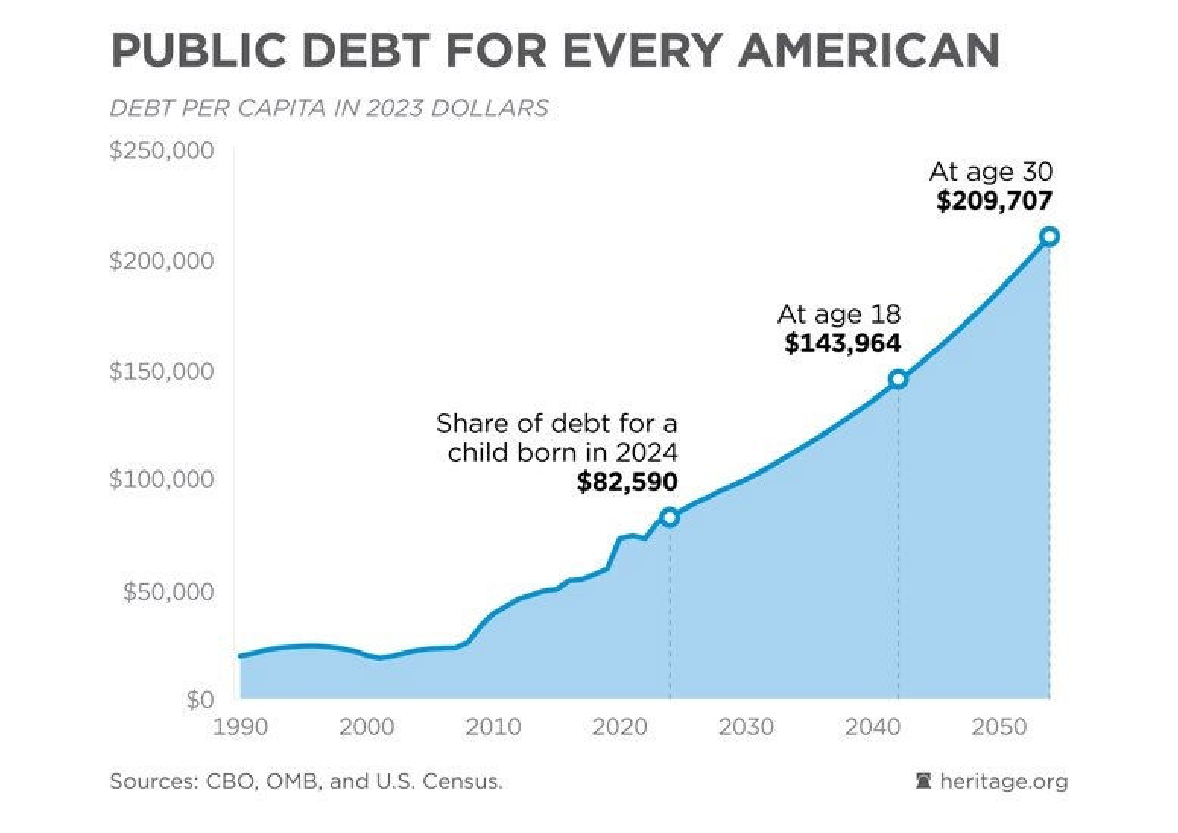
Debt to GDP as a Leading Indicator of Taxes

Debt-funded recoveries from historic events have led to increased taxes



Debt per American

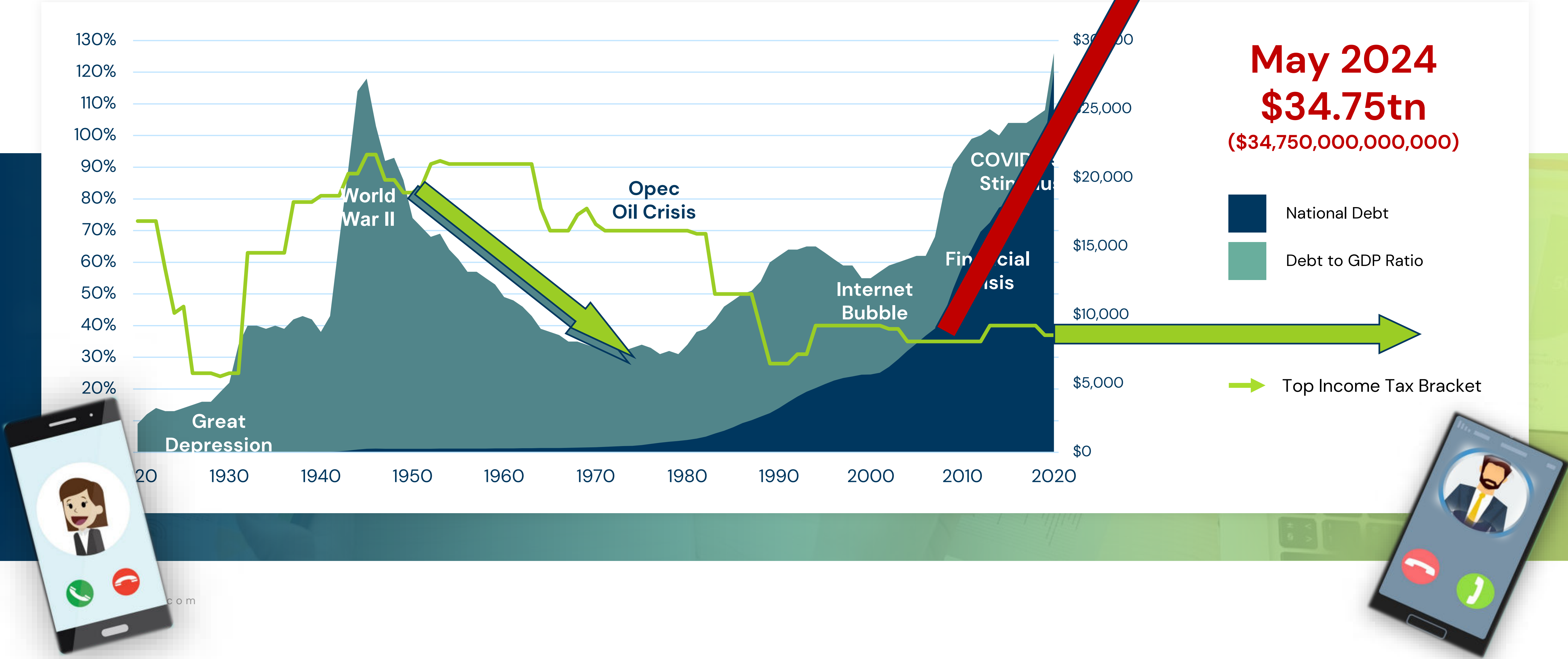
Debt-funded recoveries from historic events have led to increased taxes



The feeling of coming into the world owing $82,590

Debt to GDP as a Leading Indicator of Taxes

Debt-funded recoveries from historic events have led to increased taxes



07

INFLATION RISK

Inflation over time

Cost of select items over 20 years

	January 2004	December 2023
Bread	0.95	2.02
Eggs	1.57	2.51
Bananas	.51	.63
Chicken	1.06	1.96
Milk	2.87	4.00
	$6.96	**$11.12**

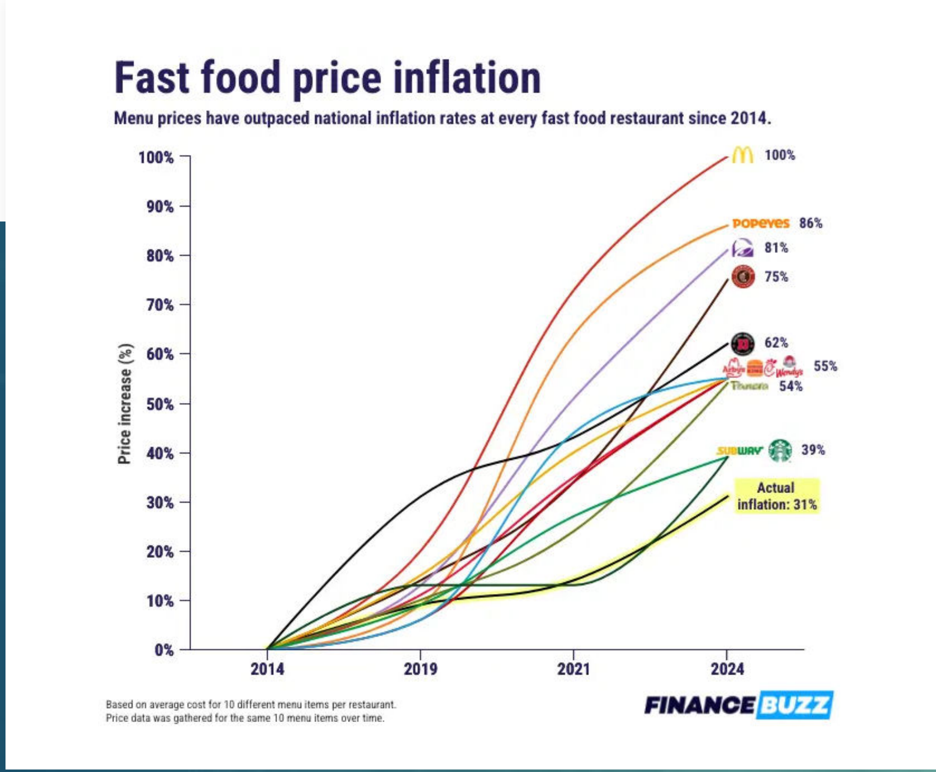
+59.7%

U.S. Bureau of Labor Statistics, CPI Average Price Data, U.S. city average, historical. Bread, white, pan, per lb. / Eggs, grade A, large, per doz. / Bananas, per lb. / Chicken, fresh, whole, per lb. / Milk, fresh, whole, fortified, per gal.; not seasonally adjusted.

Average inflation rate
20 years (2004-2023) **2.55%**

U.S. Bureau of Labor Statistics, Historical Inflation Rates: 1914-2023.

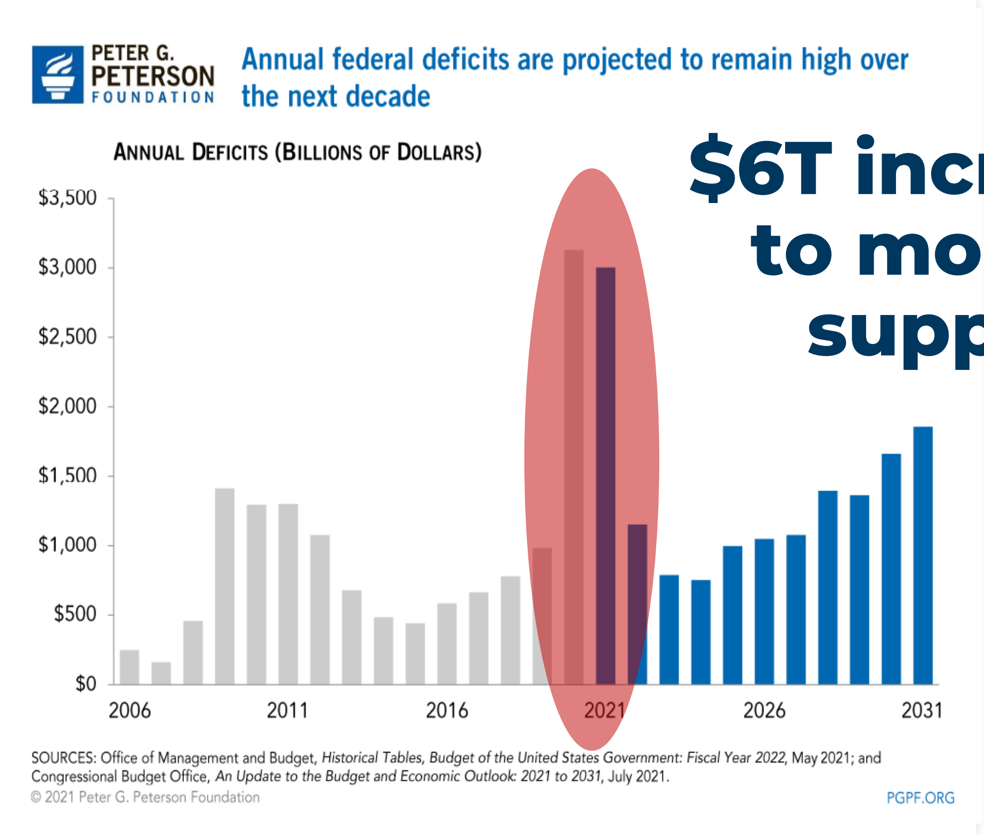
Inflation + Shrinkflation



Inflation

Inflation | More Than Price Hikes

- People often think of Inflation as the change in the price of goods/svcs (CPI)
- Increasing prices are a SYMPTOM of inflation more so than the cause of it
- Monetary Policy (the supply of $$) is usually the driver of price movement
- More $$$ chasing the same goods/services means prices increase



$6T increase to money supply

INFLATION

Inflation timeline in the United States (2020 – April 2024)

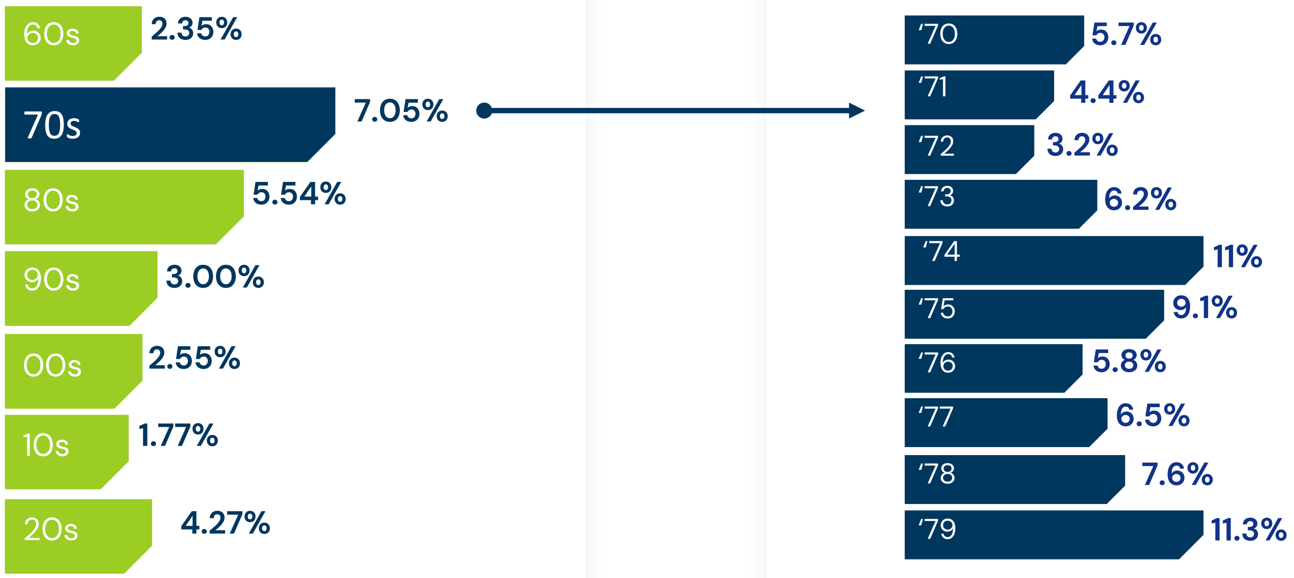
Walker Capital Preservation Group

U.S. Inflation history

Average rate since 1924:

2.9%

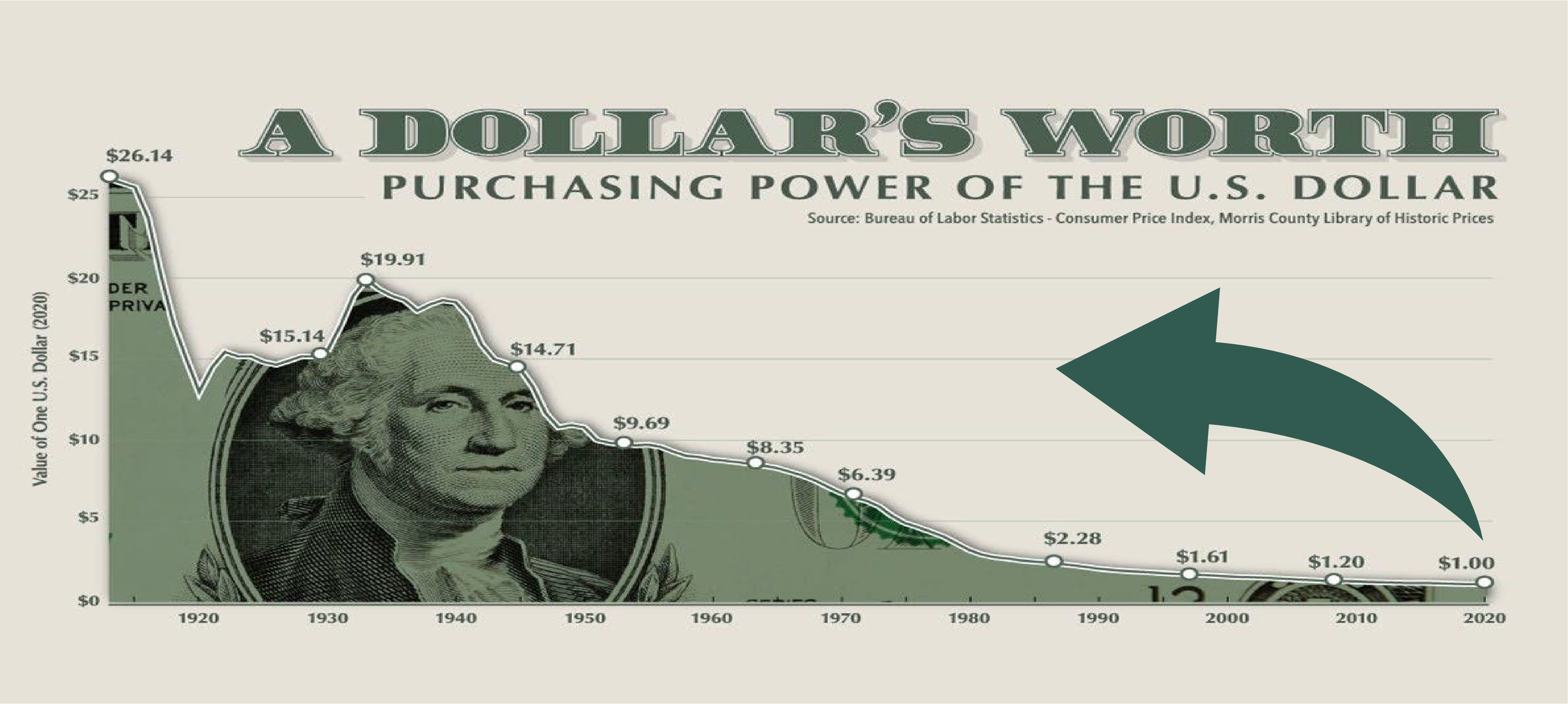
U.S. Department of Labor, Bureau of Labor Statistics, CPI, 1925-2024.



POLL QUESTION

What is worth more, $10,000 in 1924 or $1,000,000 2024 in terms of relative purchasing power?

PURCHASING POWER OF $1 (2020)



INFLATION CASE STUDY

08

POLL QUESTION

SocSec solvency has been a political “Third Rail” but the proverbial can cannot be kicked much further down the road, so which of the proposed solutions do YOU feel most comfortable with?

FEDucated Case Study

<u>The Question At Hand</u>

- What is the impact of an inflation spike at the start of retirement?

- What is the impact of inflation remaining slightly elevated throughout retirement?

<u>Consider:</u>

- Different approaches to positioning your assets in order to address long-term price increases
- Different approaches may have differing levels of risk/reward but all must be considered from "Investor Psychology"

The SERBUS Triplets

Fred Serbus

Inflation Spike @ Career End

Assume Fred is 3 years from Retirement

What if inflation ran high for those 3 years before returning to "normal" for Fred's retirement?

Milton Serbus

Static Rate of Inflation

Assume Milton is 3 years from Retirement

What if inflation ran steady at the historical rate of 2.94% through Milton's retirement?

Sybil Serbus

Elevated Rate of Inflation

Assume Milton is 3 years from Retirement

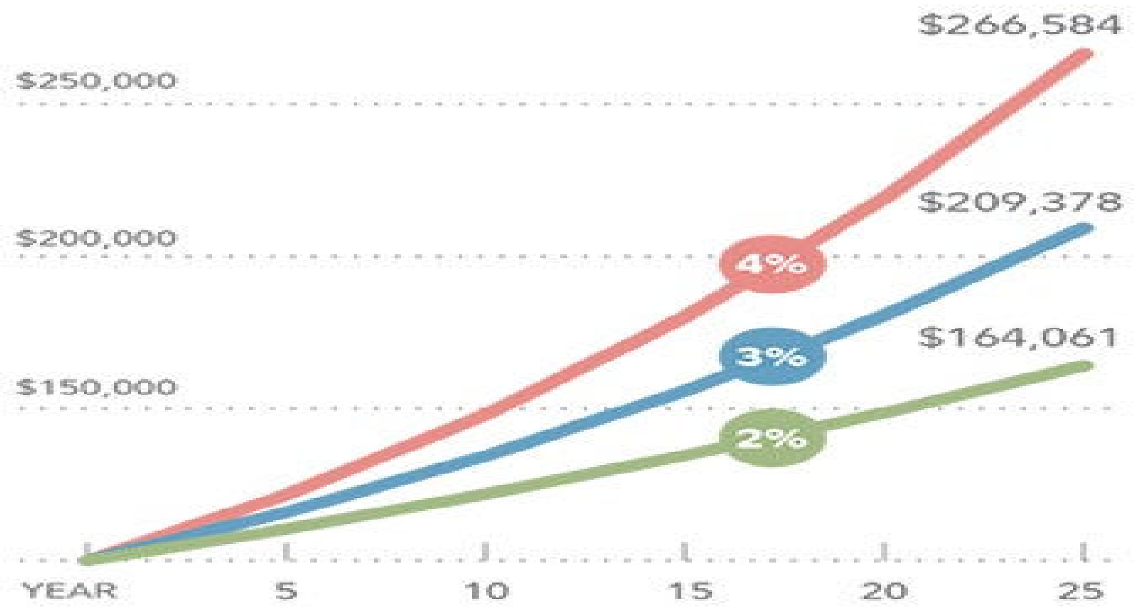
What if inflation ran consistently higher at a rate of 4.5% through Milton's retirement?

INFLATION IMPACT ON RETIREMENT BUDGET

Compound interest working AGAINST a retiree for 25 yrs

The effect of inflation on retirement expenses

Even moderate inflation drives up your annual expenses over time. If you begin your retirement with an annual withdrawal of $100,000, see what your lifestyle will cost after 25 years at 3 different rates of inflation:



FEDucational Case Study

Comparing Federally Employed TRIPLETS with identical careers EXCEPT for their TSP Funding Efforts

	FRED & WANDA SERBUS	MILTON & MARY SERBUS	SYBIL & SALLY SERBUS
CURRENT AGE	~59 Y/O	~59 Y/O	~59 Y/O
RETIREMENT AGE	62 y/o (3yrs)	62 y/o (3yrs)	62 y/o (3yrs)
SOC SEC @ AGES	67 y/o	67 y/o	67 y/o
TOTAL ASSETS (TSP+IRAs)	$1,650,000	$1,650,000	$1,650,000
PROJECTED RET. NEED	$10,000/mo	$10,000/mo	$10,000/mo
ACTUAL RET. BUDGET	$12,611/mo	**$11,399/mo**	**$11,399/mo**

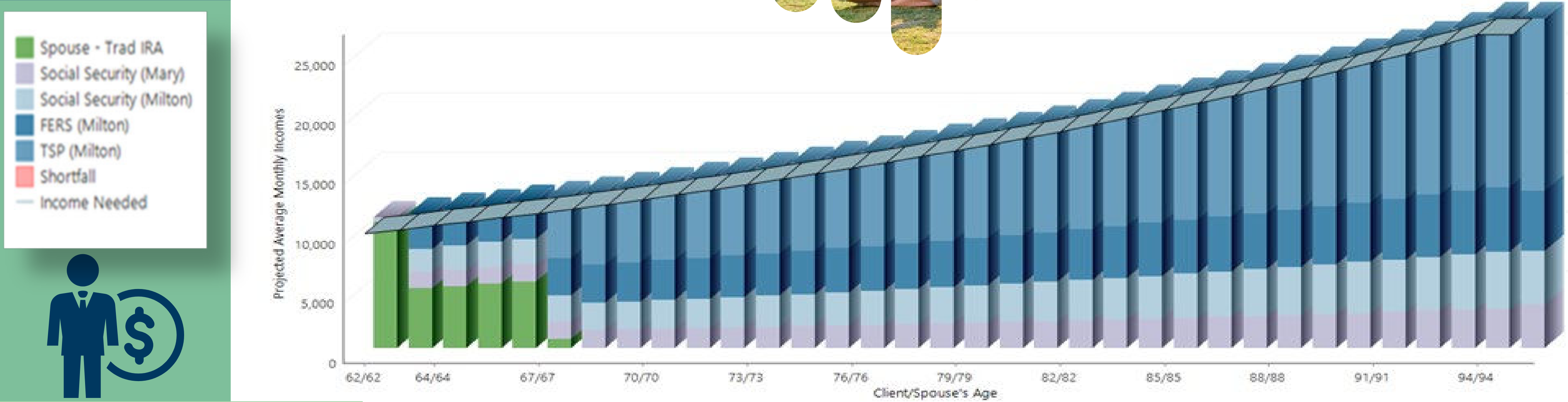
INFLATION (WORK & RET)	**7% & 2.94%**	**2.94% & 2.94%**	**2.94% & 4.5%**

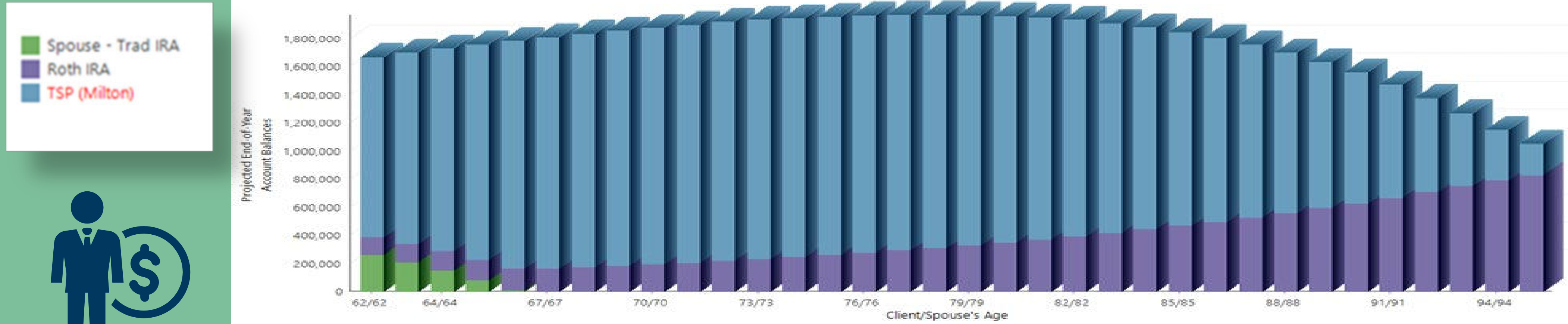
MILTON & MARY SERBUS

Goal Ret Budget: $10,000/mo ($11,399 actual)

Inflation (career + retirement) = 2.94% + 2.94%

Assets RoR = 4%

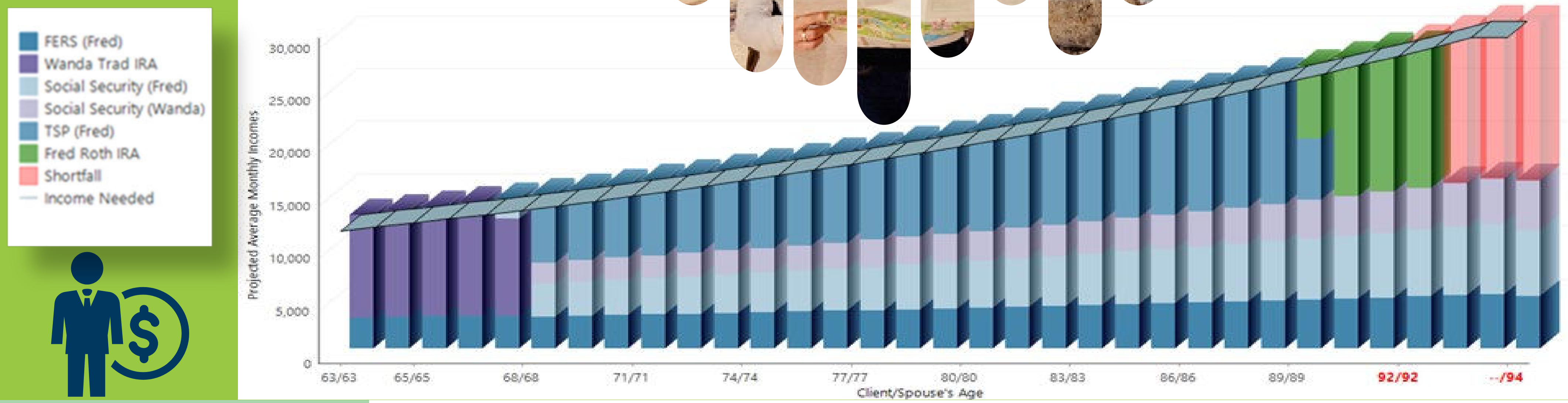


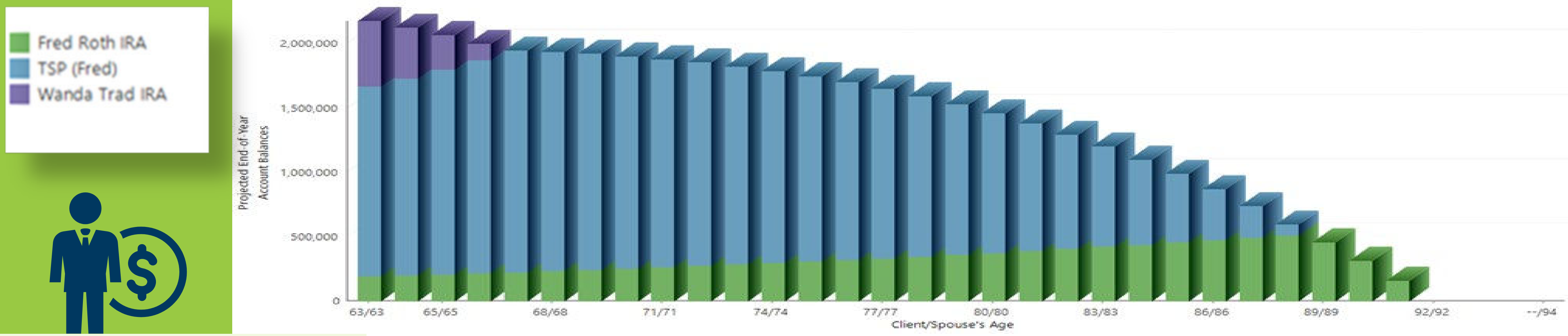


FRED & WANDA SERBUS

Goal Ret Budget: $10,000/mo **($12,611 actual)**
Inflation (career + retirement) =7% + 2.94%

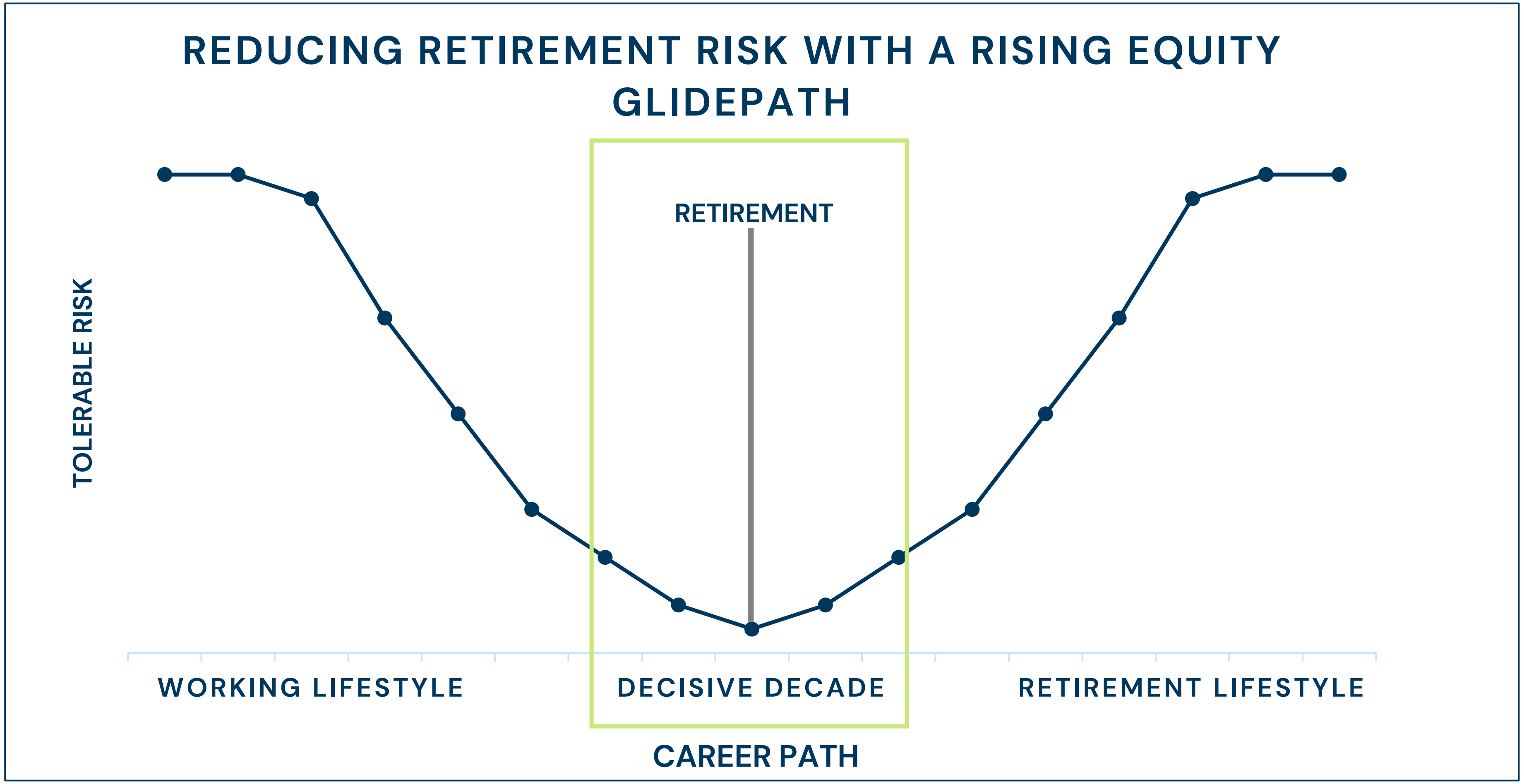
Solve=5% RoR IRAs +TSP





Mitigating Sequence of Returns Risk

Returns of the Market VS Exposure to the Market



BALANCE PORTFOLIO RISK & LEVERAGE HIGHER INTEREST RATES TO HELP ENSULOW-RISK MONEY IS WORKING HARDER THAN INFLATIONRE

The Bucket System

Apply “Chronology of Distributions” to help determine distinct goals for each “Bucket” of money

01

Emergency Funds

Goal is to be easily available in an emergency (regardless of market condition)

Cash or cash-equivalent reserves (Money Mkt, CDs) that are both safe and reasonably liquid

02

Lifestyle Funds

INCOME is the OUTCOME that matters most for this segment of the retirement plan

Lower risk & income-generating assets like bonds or annuities that offer regular distributions or guaranteed income

03

Long-Term Funds

Growth focus to outpace inflation in order to preserve purchasing power through ret.

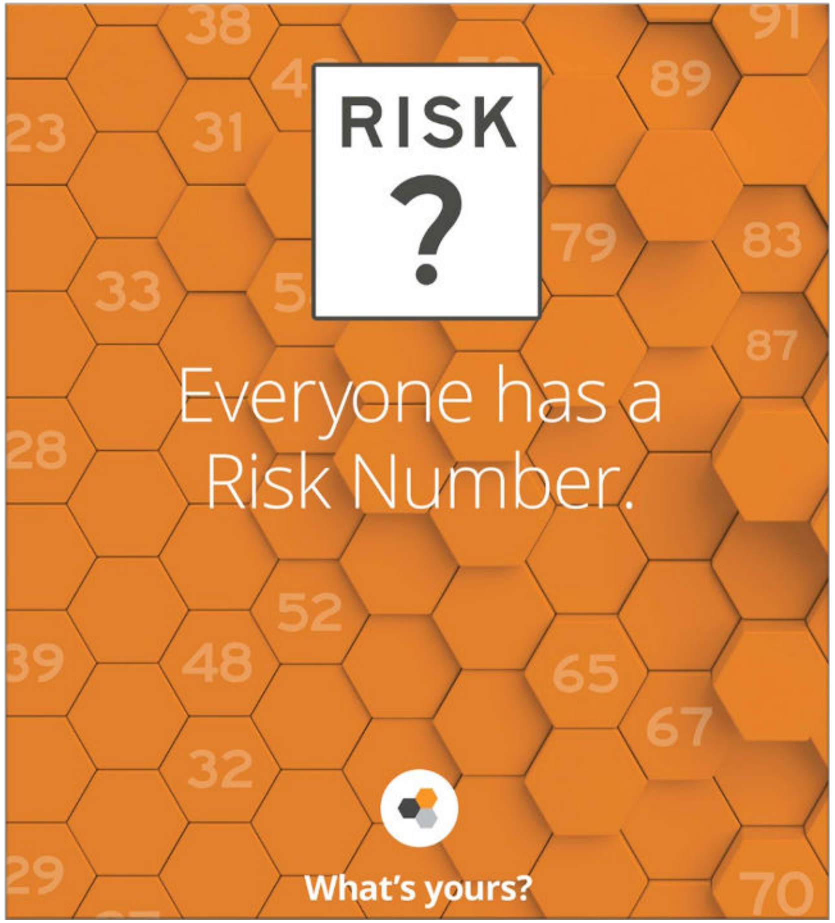
Moderate risk assets like stocks and index funds that offer greater appreciation opportunity

04

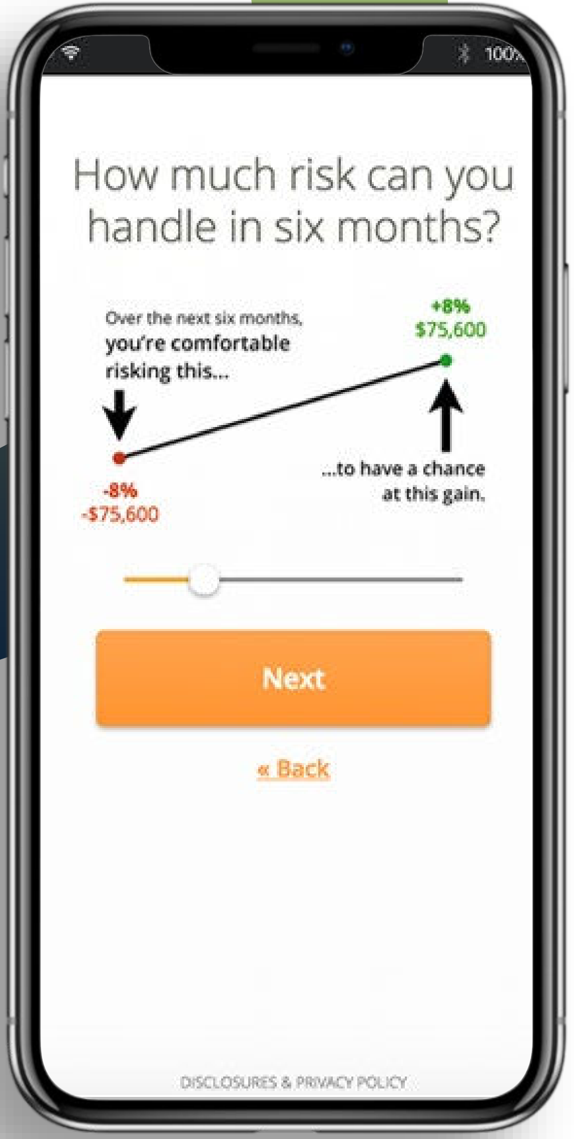
Later/Legacy Funds (Tax Advantaged)

Tax-Advantaged or Tax-Free funds to supplement retirement income or leave as legacy (sans the IRS)

Roth IRA + Roth TSP
Permanent Life Insurance
Muni Bonds
Real Estate


RISK
?
Everyone has a Risk Number.
What's yours?


Your Risk Number Is
RISK 1
RISK 58
RISK 99
95% PROBABILITY (6 MONTHS)
-12%
$12,579
$107,000
+20%
+$21,412



How Much Risk Do You Want?

We'll take a quantitative approach to pinpointing your Risk Number by going through a series of objective exercises based on actual dollar amounts.

Risk assessment provided by Nitrogen Wealth (formerly known as Riskalyze) and does not constitute financial, investment, or insurance advice. The risk analysis is intended to provide an assessment of risk tolerance and should not be considered a substitute for personalized recommendations from a licensed financial professional.

How Much Risk Do You Need?

We can chart a path to retirement using a simple, intuitive approach. We'll visualize the probability of a successful retirement and adjust in realtime.

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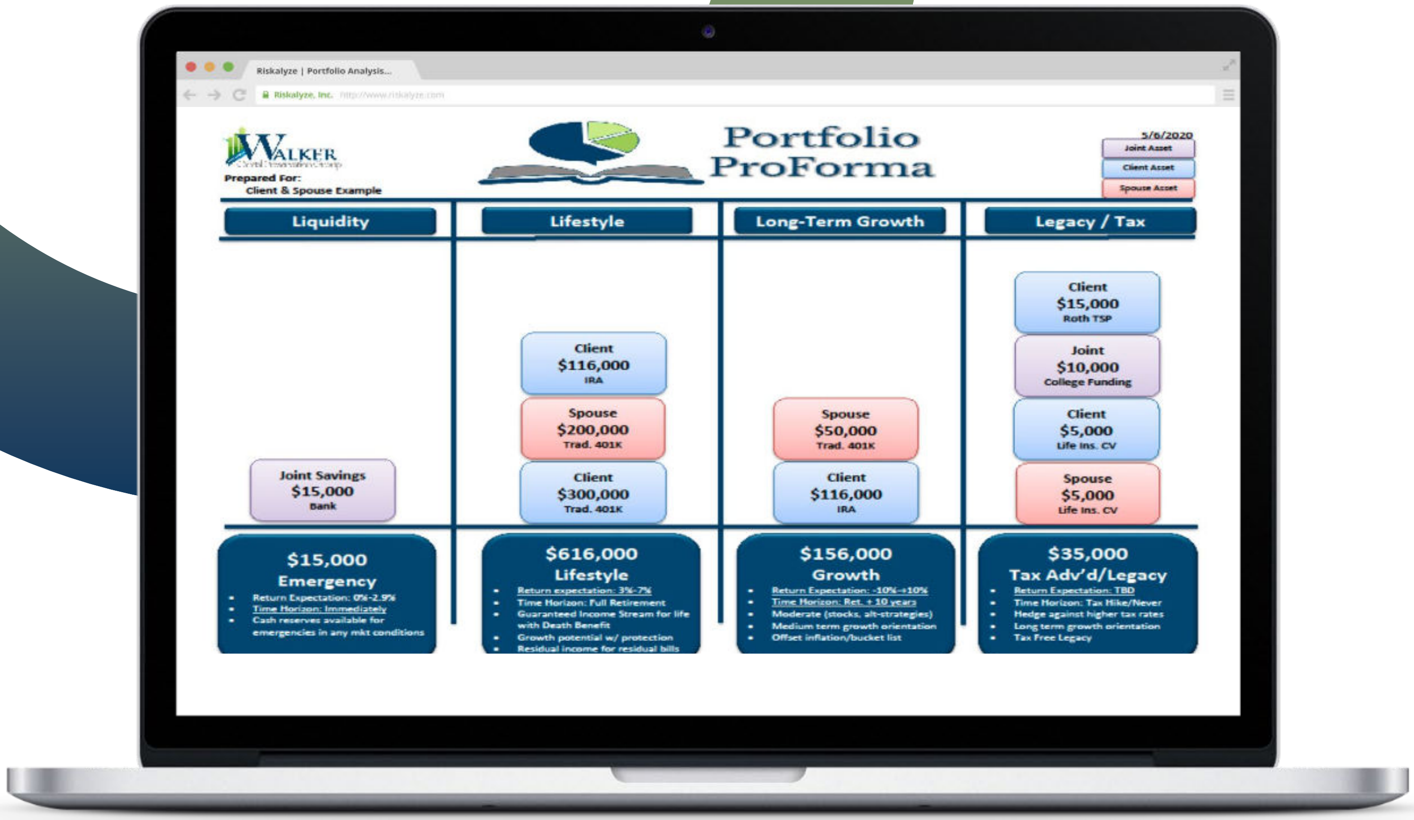

Where Does Risk Belong in Your Profile?

Using a snapshot of your current portfolio and implementing the chronology often associated with the "Bucket System" we can gauge risk in relation to timeline.

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How Much Risk Do You Have?

If you've already got an investment portfolio, we can quickly import it and see if your Risk Number aligns with your current amount of Risk.

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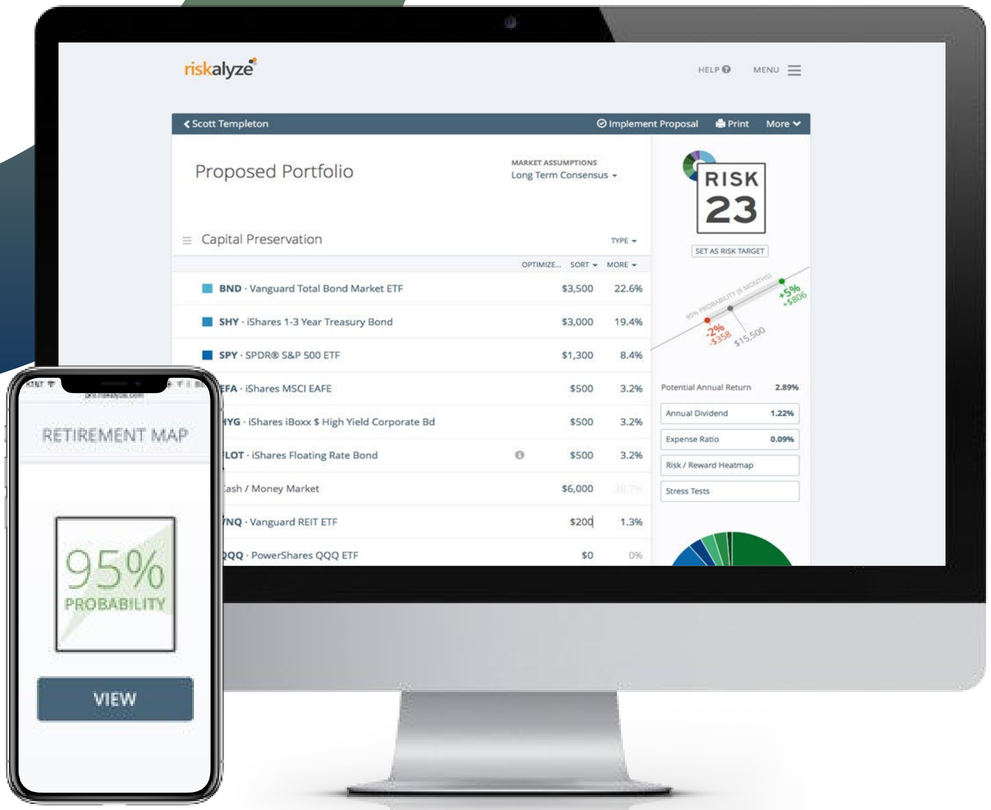
How Much Risk Do You Have?



We'll use all these factors to build an optimized portfolio that fits your risk tolerance and goals. We can then stress test your new portfolio, discuss your 95% probability range, and set expectations for the future!

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How Much Will You Leave as a Legacy?

After accurately gauging your spending, forecasting conservatively, stress testing appropriately, and proactively planning… the

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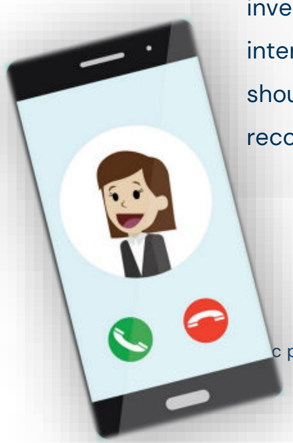
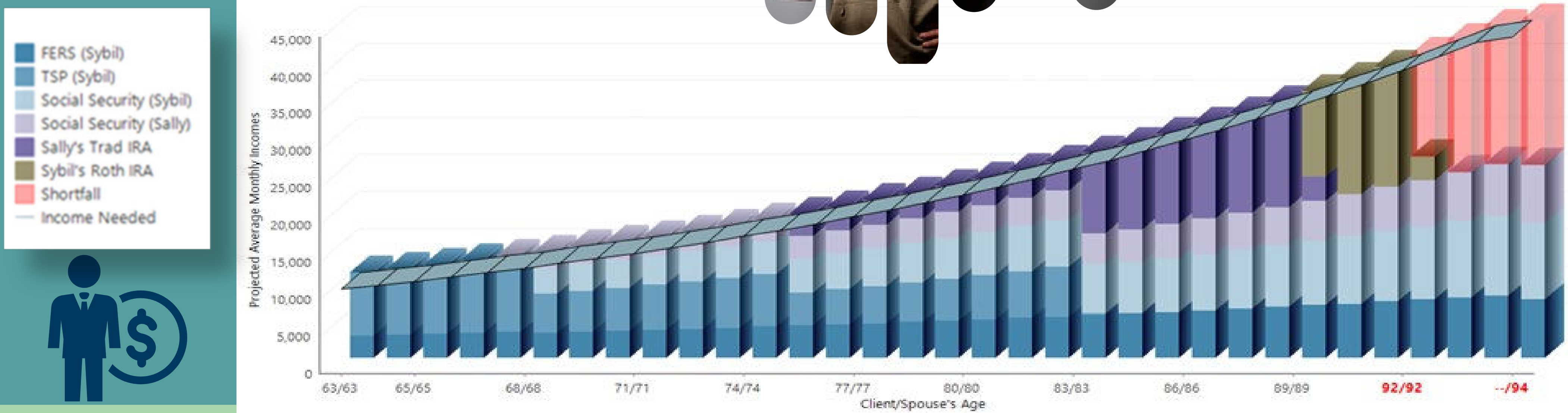
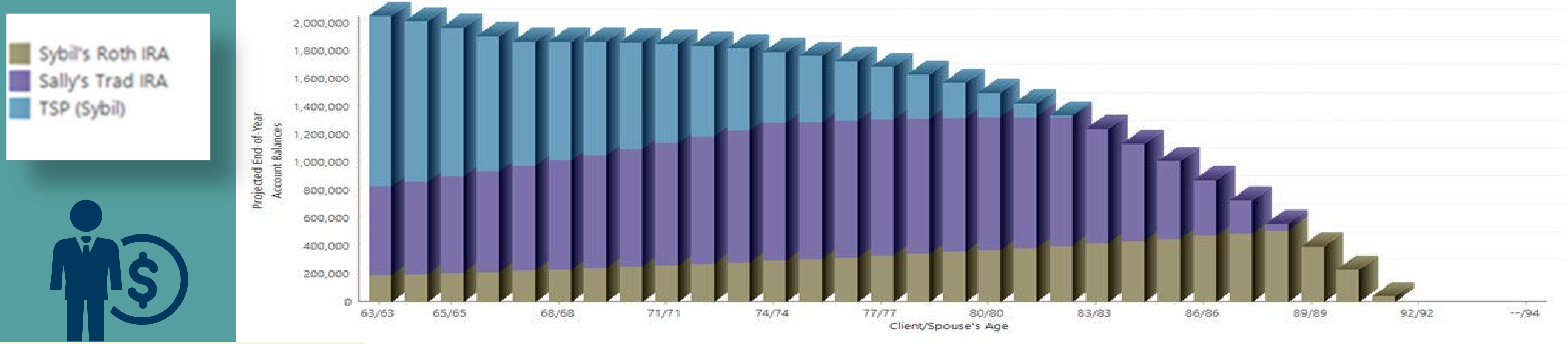


SYBIL & SALLY SERBUS

Goal Ret Budget: $10,000/mo ($11,399 actual)
Inflation (career + retirement) = 2.94% + 4.5%





Strategic Bucket Objectives

Social Security & Pension Reduce Lifestyle Bucket's Workload

The longer the time horizon, the greater the impact of inflation

01 Emergency

Time Horizon:
Immediate

Liquidity Needs:
High

Growth Expectation:
Minimal

Risk Tolerance:
Principal Protected

02 Lifestyle

Time Horizon:
Start of Distribution Phase

Liquidity Needs:
Medium

Growth Expectation:
Keep up with Inflation

Risk Tolerance:
Minimal Principal Exposure

03 Long-Term

Time Horizon:
Distrib Phase + 10 or so years

Liquidity Needs:
High

Growth Expectation:
Outpace Inflation

Risk Tolerance:
Medium - High

04 Later/Legacy

Time Horizon:
Latter Years (15+ If needed)

Liquidity Needs:
Low

Growth Expectation:
Outpace Inflation

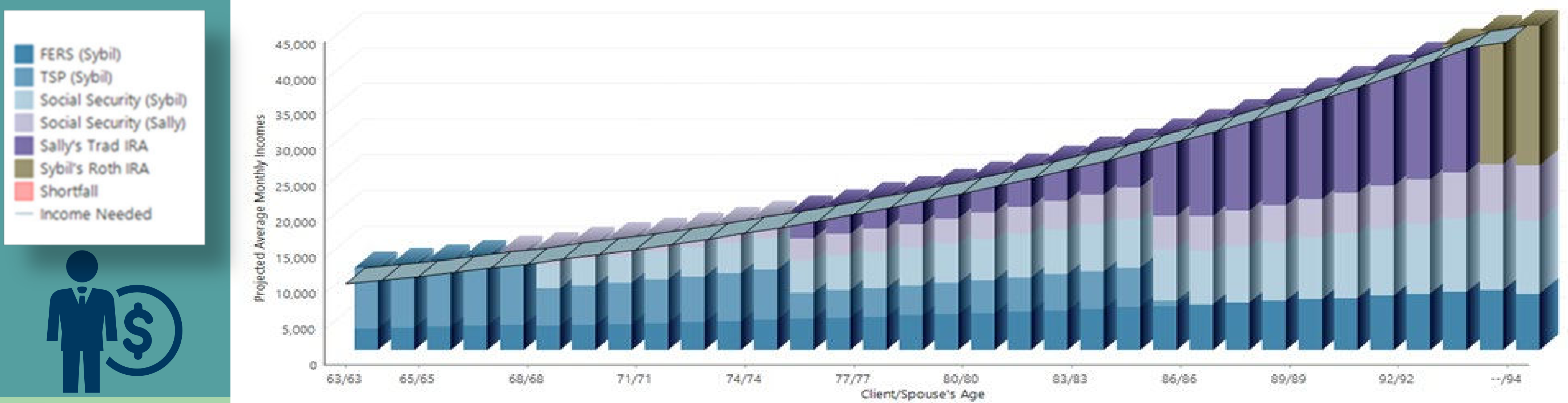
Risk Tolerance:
Balanced

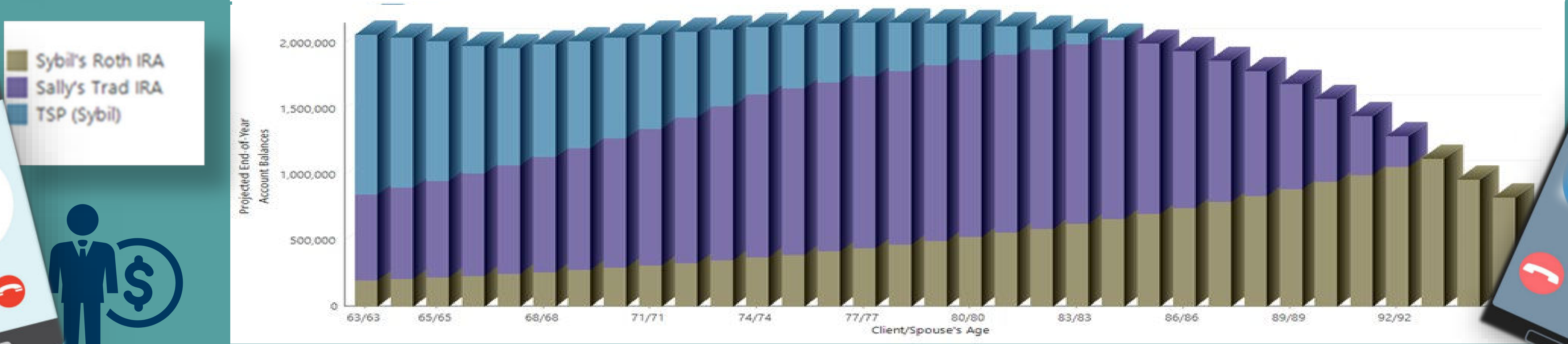
SYBIL & SALLY SERBUS

Goal Ret Budget: $10,000/mo ($11,399 actual)

Inflation (career + retirement) = 2.94% + 4.5%

Solve = 4% (S/T)+ 6% (L/T)





FEDucated Food for Thought

Benefit Projection & Budget

Gauging how well positioned your assets are to see you through retirement depends on how quickly said assets are distributed

Sufficient Safety for Lifestyle Assets

When entering retirement or in the Decisive Decade, be sure to have sufficient safety in your portfolio for the funds intended to pay the bills in near term so as to minimize the potential impact of Sequence of Returns risk

Growth to Keep Up With Inflation

Once enough of the portfolio is positioned safely to fund your lifestyle and to avoid Sequence Risk through the early part of retirement, remaining funds need to put more emphasis on long-term growth in order to keep up with Inflation

Integrate with a Fed Focused Planner

Should you DEFUSE the Tax-Deferred TSP timebomb? Should you have more or less risk? Are you spending your funds down too quickly?

Exclusive Offer

FEDucated Attendees Only

Step 1: Schedule a Call to Discuss Your Retirement with Walker Capital
Step 2: Get a FREE COPY of WELL-FED the best-selling retirement ‘cookbook’

Your Questions

Your Retirement

WCPG's Services

Retirement Forecasting

Contact Our Team

LEARN MORE @ WALKERCPG.com

Learn more using the WCPG Toolbox on our website – articles, videos, calculators, event replays, and easy scheduling!

SCHEDULE AN INTRODUCITON

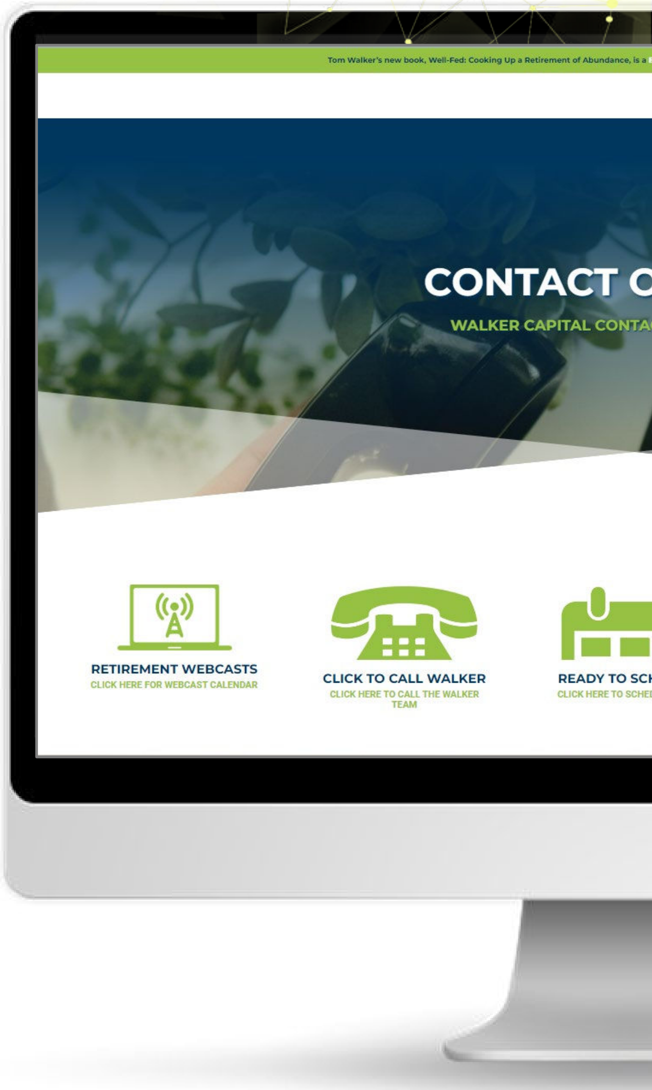
Brief phone call with a **WCPG Strategist** to chat & gather data for a personalized Retirement Benefits Forecast - reviewed with you during **Strategy Session**

RETIREMENT BENEFITS FORECAST

Review a powerful analysis that offers a 100% personalized model of your current retirement trajectory including Pensions, SS, & Nest Egg with ability to Stress Test in real time

WCPG STRATEGY RECOMMENDATIONS

Identify Strengths & Weaknesses of current retirement trajectory. Identify WCPG Services that align with your concerns & can help fuel your retirement



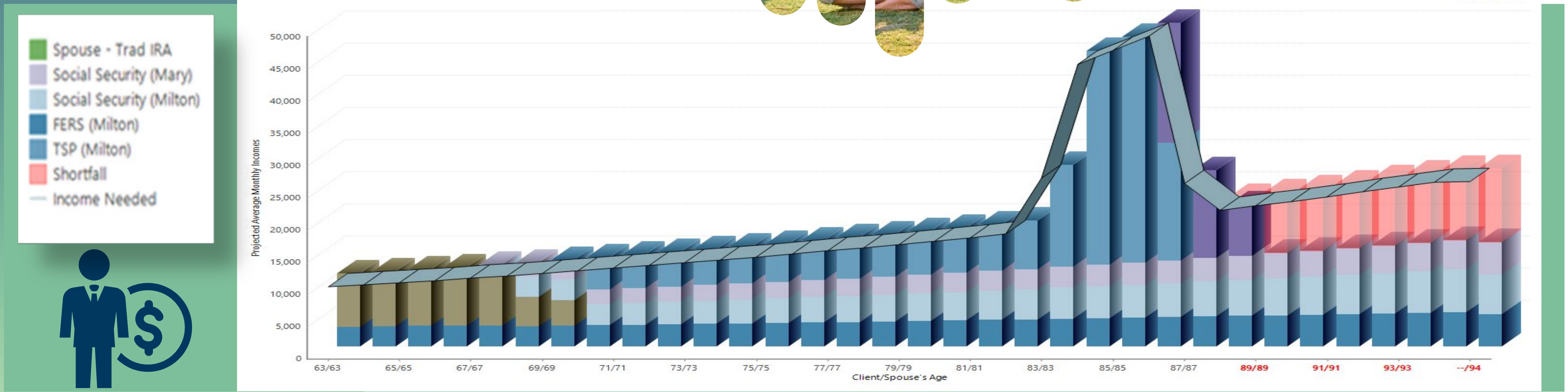
WHAT IF MILTON SERBUS EXPERIENCED A LONG-TERM CARE EPISODE AT 83 y/o?

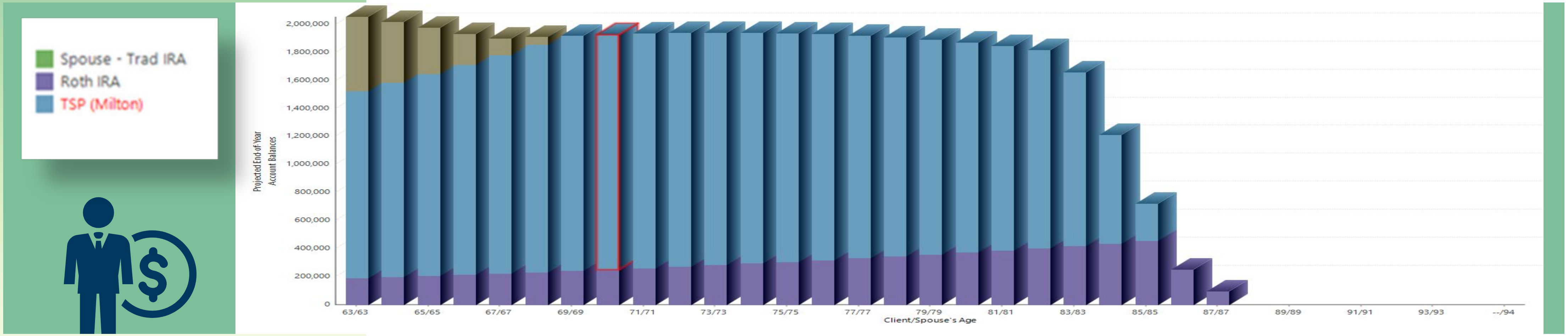
MILTON & MARY SERBUS

Avg LTC Cost Today ~$9,000/mo

Medicaid only helps after "Impoverishing Spouse:

LTC Costs 2046 = +400%





THE END!

SCHEDULE HERE

CONTACT INFORMATION

Ready to get started? Great!

- Schedule your very own Introduction Call below!
  - Schedule an Introduction with WCPG Here!
  - 227 W 4th St. #233, Charlotte, NC 28202
  - (704) 879 3137
  - Info@walkercpg.com
- **Well-Fed: Cooking Up a Retirement of Abundance by Tom Walker**

  Amazon #1 New Release & Best-Selling Book in 9 Different Finance Categories!
  - Well-Fed: Cooking Up a Retirement of Abundance
  - Click Here to Purchase Well-Fed on Amazon

Ready to Start? Click Here

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Capital Preservation Group

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FEDERAL RETIREMENT CURRICULUM

RETIREMENT IS A JOURNEY

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