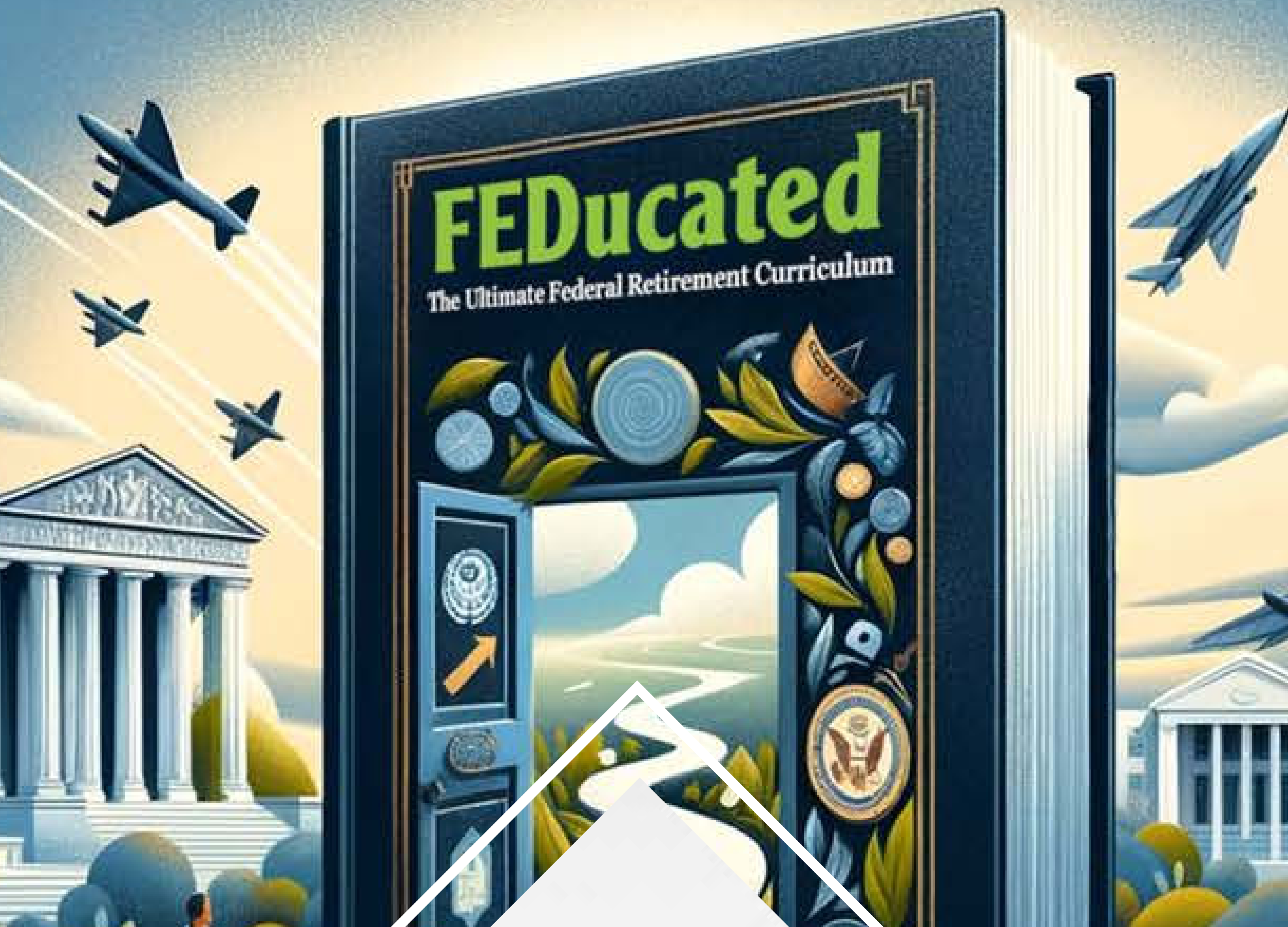


WCPG
Walker Capital Preservation Group

2024

FEDucated Handbook Pt. Seven

Portfolio Precision: The Art of Asset Alignment

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 THE EXPERTS

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

FederalSOUP | Government Executive | FEDweek | FedSmith | Federal News Network

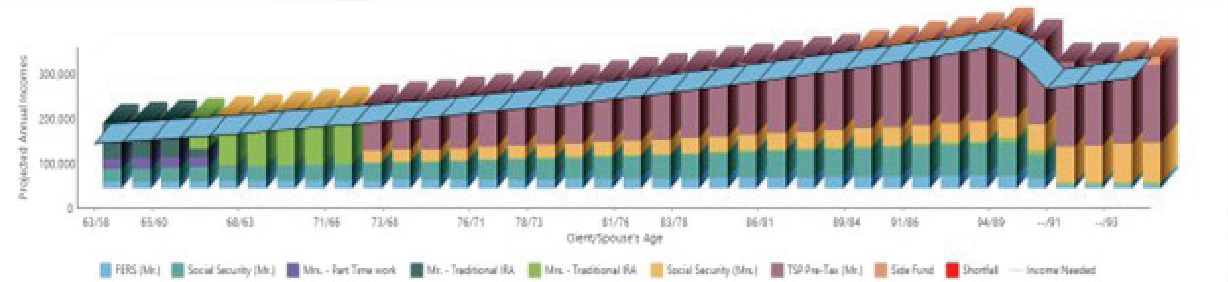
WCPG RETIREMENT BENEFITS FORECASTS

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

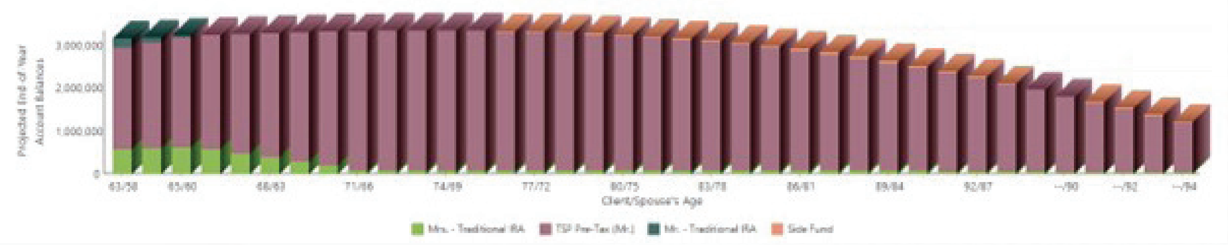
This powerful analysis offers a completely personalized model of your current retirement trajectory that includes:

- 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

#7 | Portfolio Precision

The Art of Asset Allocation

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

WALKER
Capital Preservation Group

Today’s Presenter

Walker Capital
Preservation & Prosperity
Since 2014

Walker Capital
Prosperity Group LLC

Walker Capital
Preservation Group, Inc.

Tom Walker ChFEBC

BETTER TOGETHER

Tom is a best-selling author, Master Elite IRA Advisor Member, & Chartered Federal Employee Benefit Consultant with **12+ years experience** as a Federal Retirement Strategist working closely with those retiring from the Public Sector.

WCPG proudly partners with the CPA's at **Retirement Tax Services** to help ensure our clients have access to a team of highly trained experts to help with both tax planning & tax preparation

AGENDA

1. National Debt + My Retirement
2. Inflation Risk
3. Combating Inflation
4. Sequence of Returns Risk
5. Defining Risk Tolerance
6. Juggling Risk With Multiple Investment Timelines
7. Inflation + Sequence Risk Case Study

NATIONAL DEBT + MY RETIREMENT

01

INVESTIGATING UNCLE SAM'S OPTIONS

With $35.5 Trillion of Debt, the Fiscal Reality is that Uncle Sam has 3 options to avoid Defaulting on Debt

01 **Reduce Government Spending**

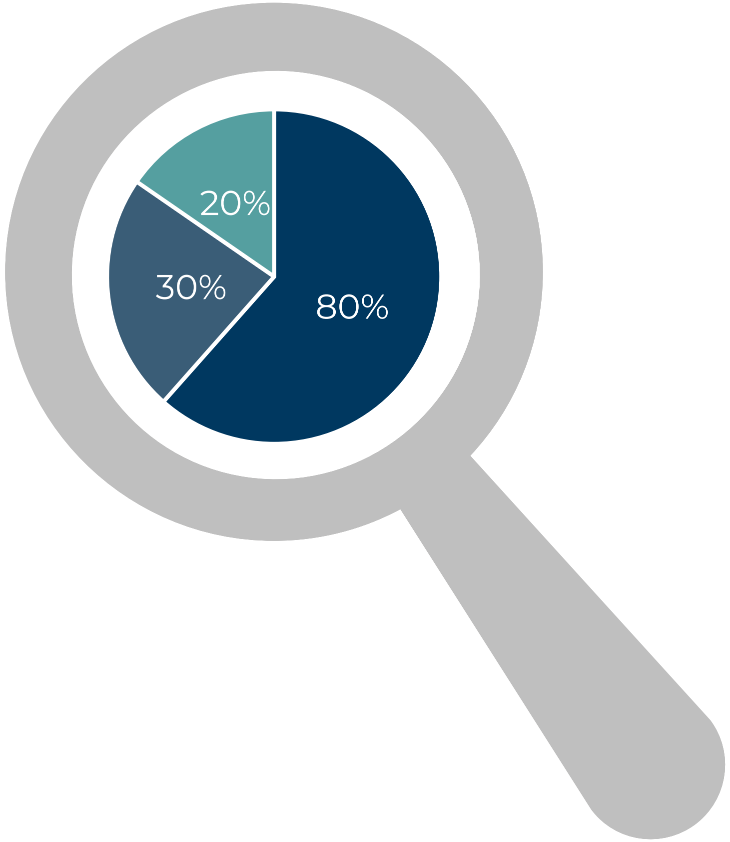
Only 26% of Congressional spending is discretionary.

02 **Increase Tax Revenues**

Higher tax rates negatively impact the economy

03 **Borrow (Print More Money)**

Debasing the value of existing dollars by printing more



Option #1 | 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

Option #2 | Increase Tax Rates

Higher Future Tax Rates IMPACT FERS retirees more so than many in the Private Sector

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

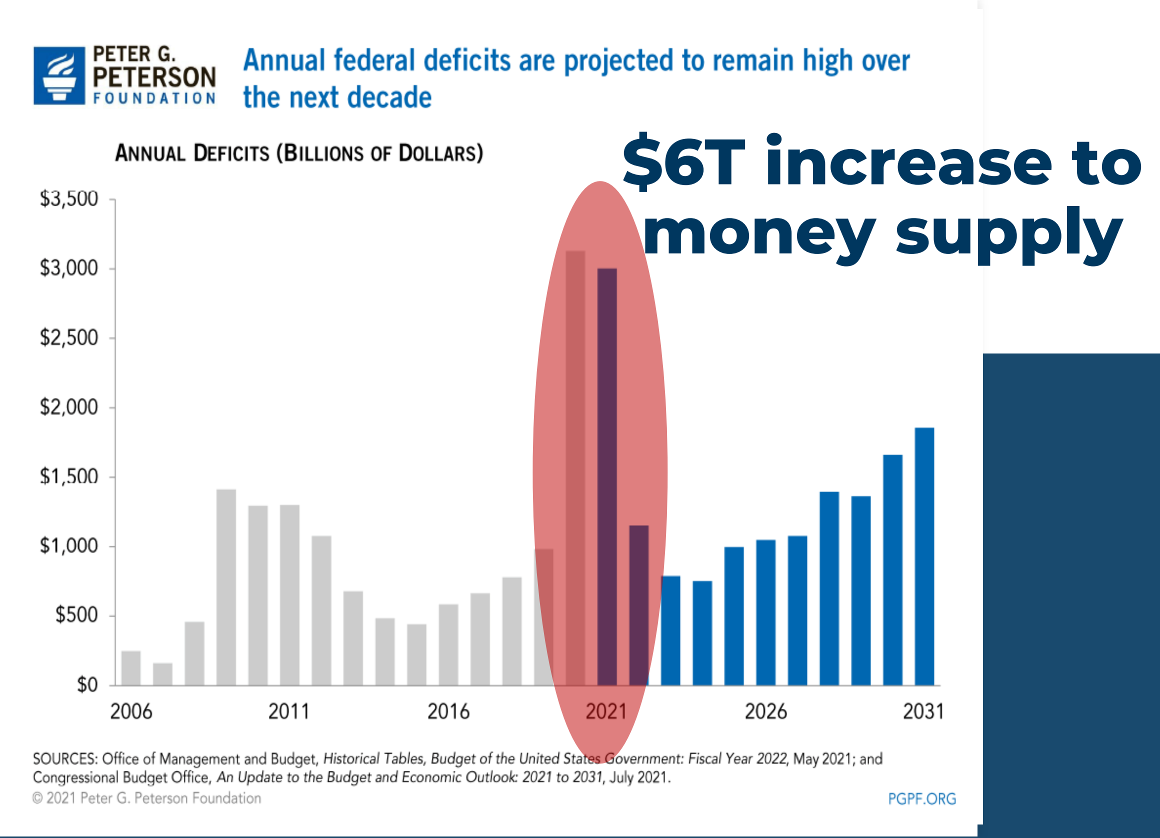
100% Reported as TAXABLE INCOME

Option #3 | Increase Money Supply

Running Annual Deficits by Increasing National Debt | Inflationary

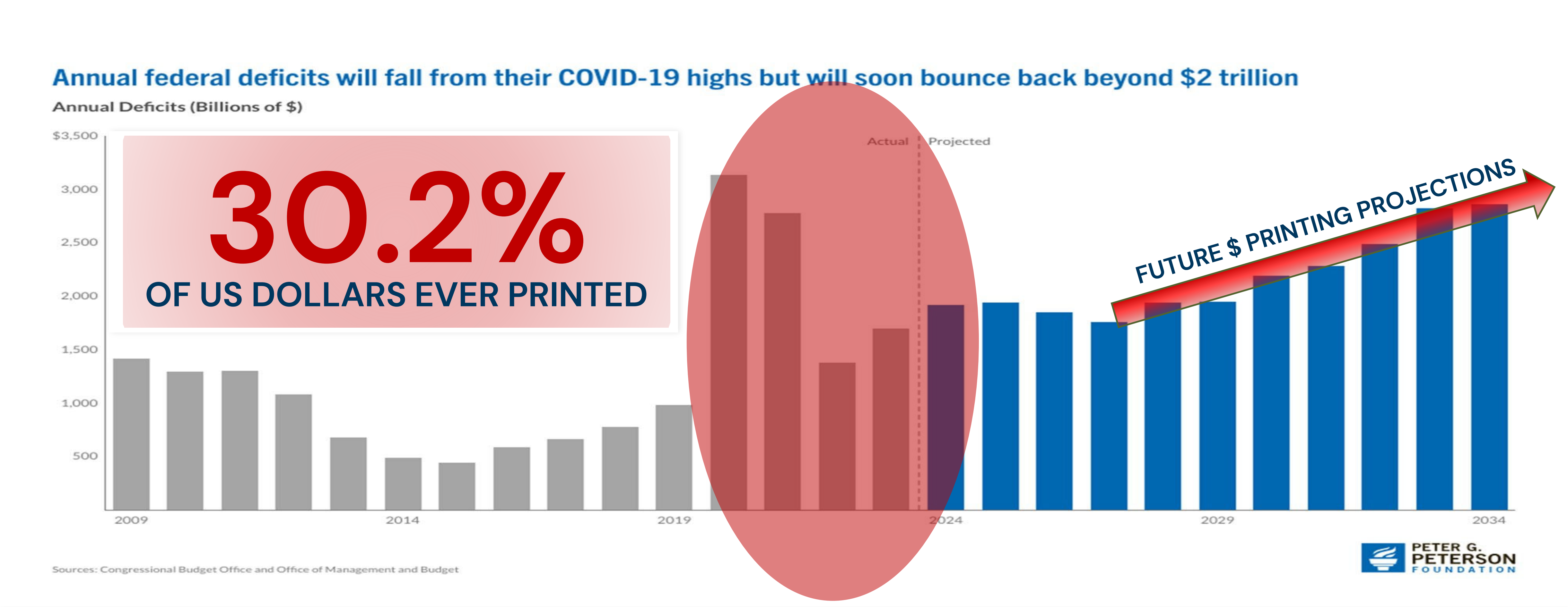
Deficit Spending | Stimulative

- Higher costs are a SYMPTOM of Inflation more so than the cause of it
- Monetary Policy (the supply of $$) is the DRIVER of price movement (inflation)
- **More $$$ chasing the same goods/services drives prices increase**



Option #3 | Increase Money Supply

Where are National Deficits Trending for Future | According to the Congressional Budgeting Office (CBO)



SNL

INFLATION VIDEO

Option #3 | Increase Money Supply

Monetary Policy & The Sneaky Impact on Cost of Living | Conceptual Explanation

Sweat & Save | $100

Remember back to your first SUMMER JOB

Mowing Lawns, Babysitting, Lifeguarding

Money Supply Doubles (Govt Deficit/Print $)

Imagine at the end of Summer, the Money Supply Doubles – meaning 2x the dollars chasing the same amount of things

$100 Savings | $50 Purchasing Power

You had to do 100% of the sweating to earn $100 but due to actions beyond your control buys 50%

Prices Double

Twice as much money chasing the same amount of Goods/Services drives prices up dramatically

*Hypothetical Example intended only for illustrative purposes

Option #3 | Increase Money Supply

Inflation viewed through the lens of Cost Increases + Real Estate | 2020 - 2024

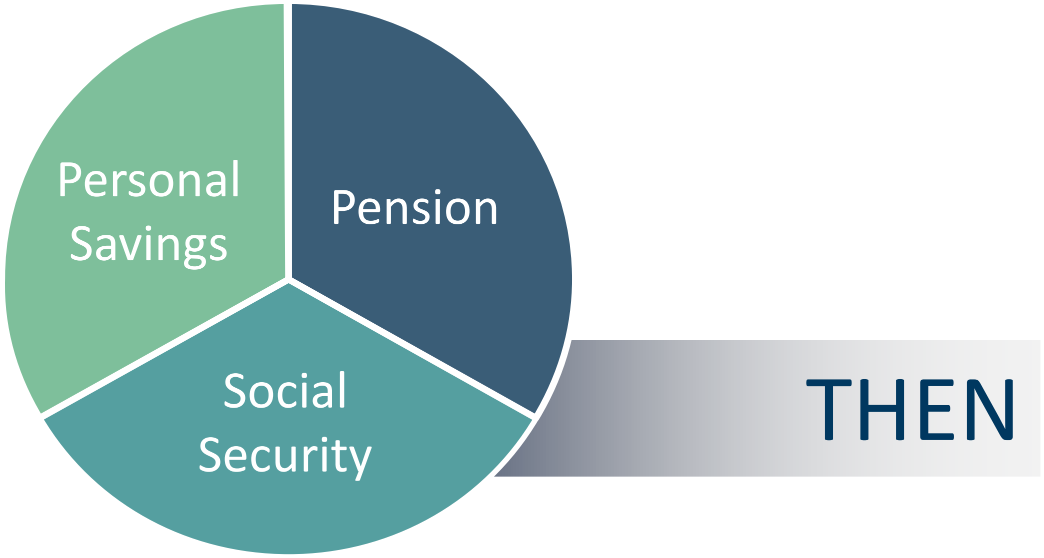
Inflation timeline in the United States (2020 – April 2024)

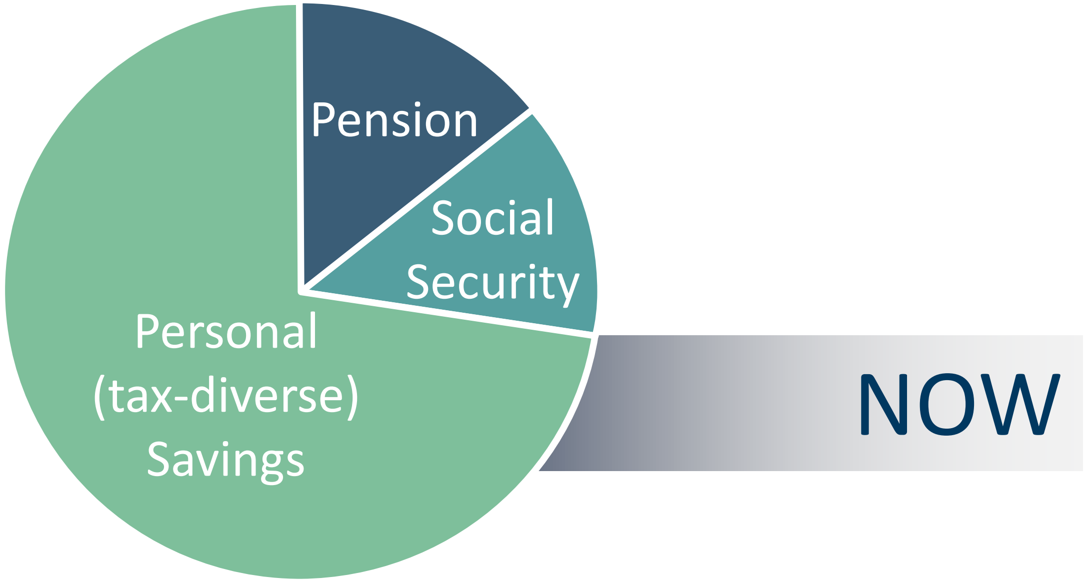
What has changed about retirement?

PERSONAL RESPONSIBILITY

- Potential Gov’t spending reductions, taxes, & monetary policy threaten traditional retirement incomes

- Greater responsibility for accumulating personal savings, diversifying + allocating them to **outpace inflation**





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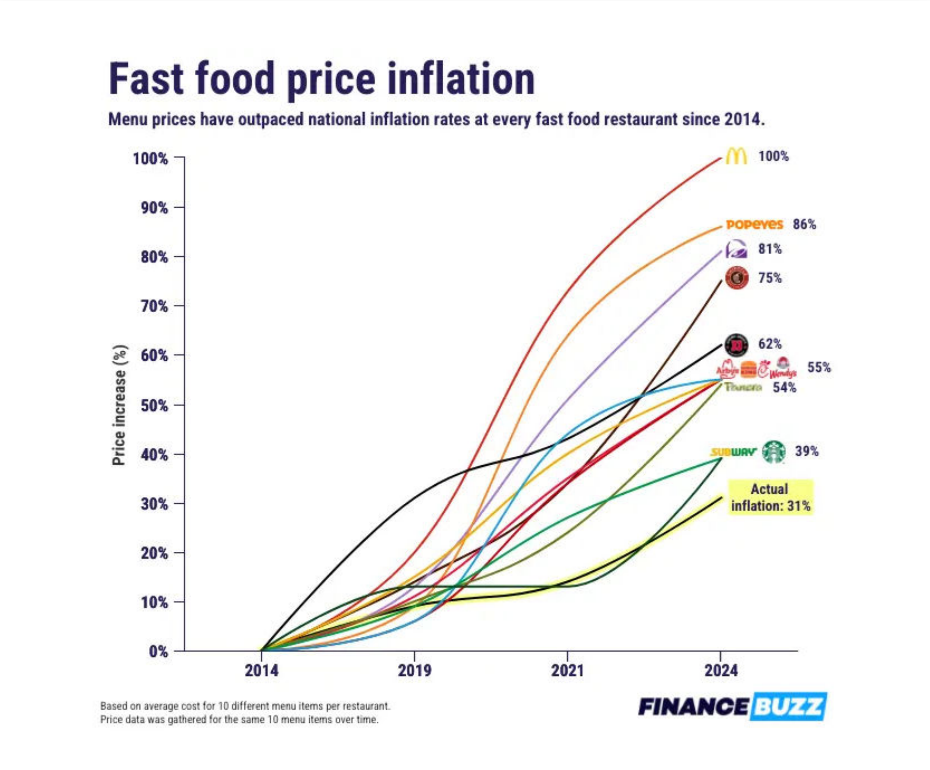
02

INFLATION RISK

Inflation + Shrinkflation

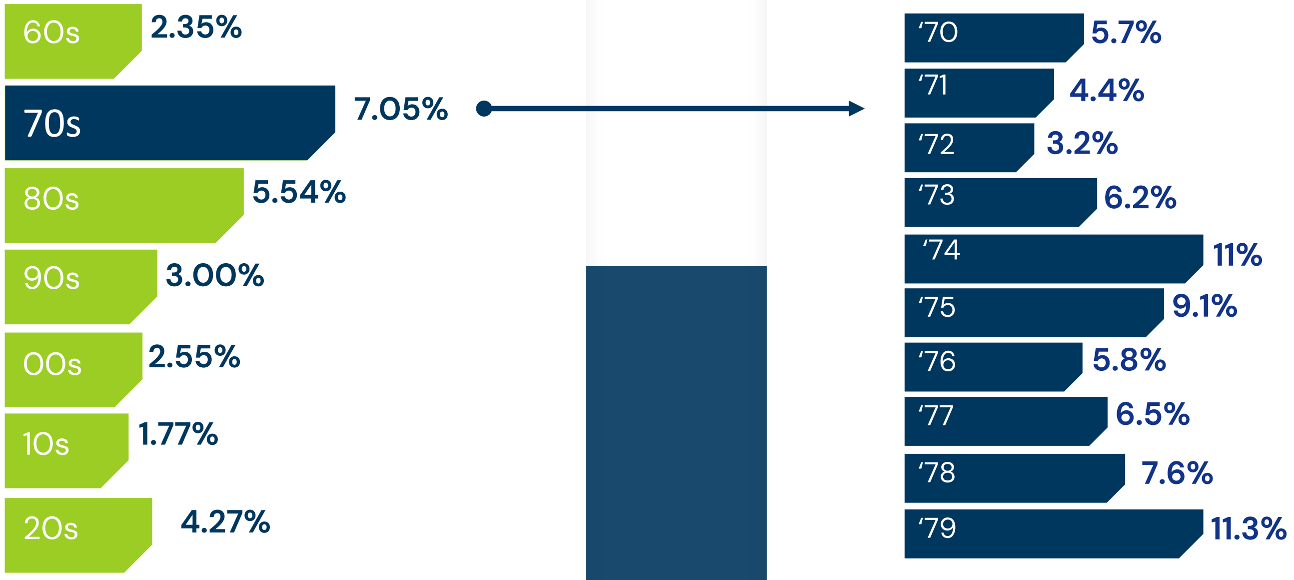


U.S. Inflation history

Average rate since 1924:

2.9%

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

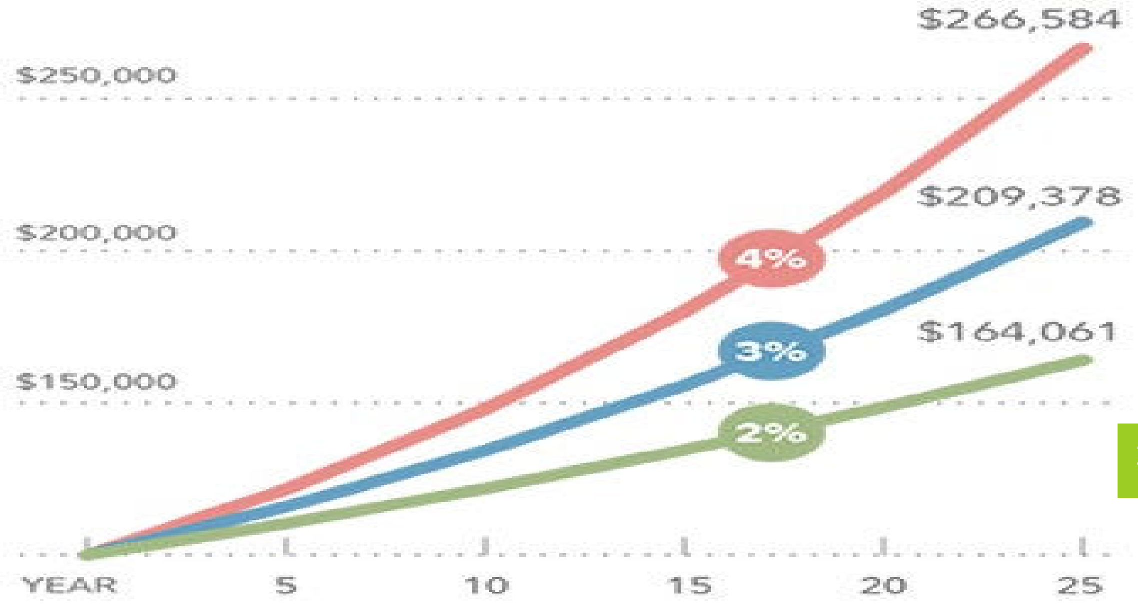


INFLATION IMPACT ON RETIREMENT BUDGET

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:



2020s 4.27%

2010s 1.77%

05

Combating Inflation

Compound Interest – Combating Inflation Over Time

Jack

Saved $200/mo from age 21-30

Jack invested $0 after age 30

Plans to Retire at age 67

Jack

21 30 67

Blake

Saved $200/mo from age 30-67

Jack invested $90,000+ after age 30

Plans to Retire at age 67

Blake

21 30 67

72%

FEDucated Case Study

The Question At Hand

- What is the impact of an inflation spike at the start of retirement?
- What is the impact of inflation remaining slightly elevated throughout retirement?

The SERBUS Triplets

Fred Serbus

Inflation Spike @ Career End

Assume Fred is 3 years from Retirement

What if inflation ran high (7%) for 3 years + returned 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?

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

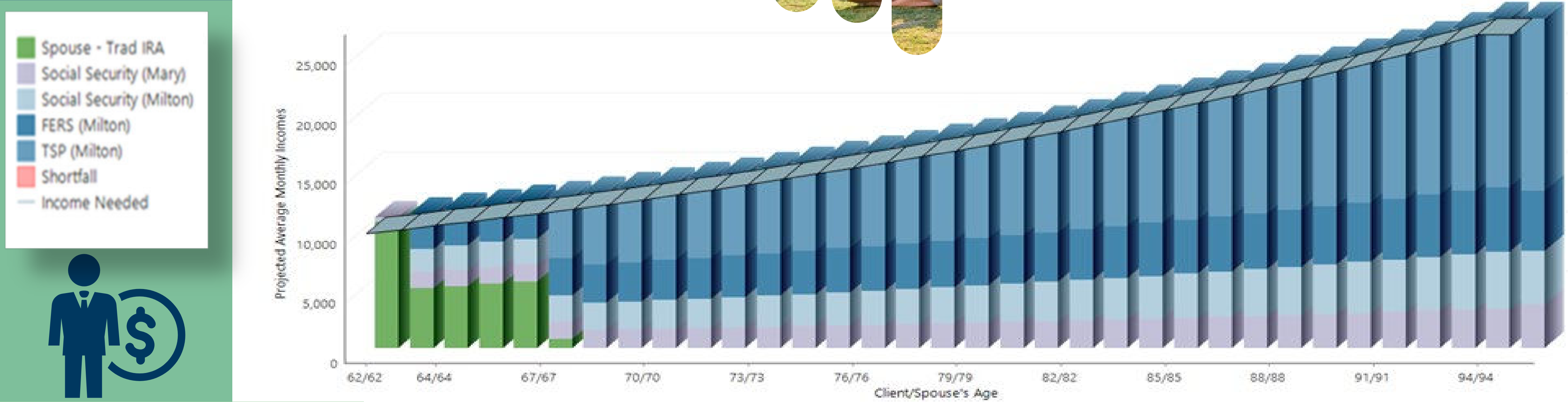
ACTUAL RET. BUDGET	**$12,611/mo**	**$11,399/mo**	**$11,399/mo**

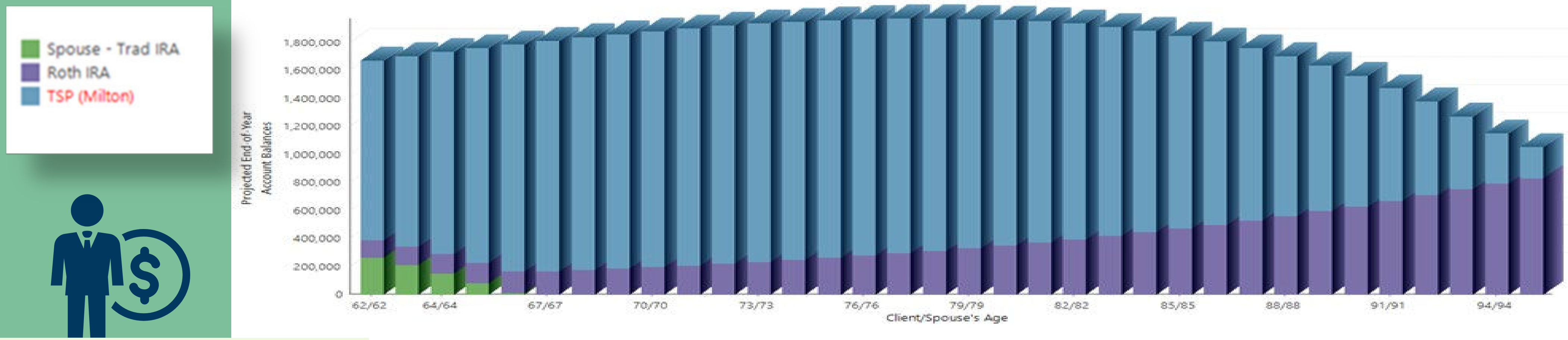
MILTON & MARY SERBUS

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

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

Assets RoR = 4%

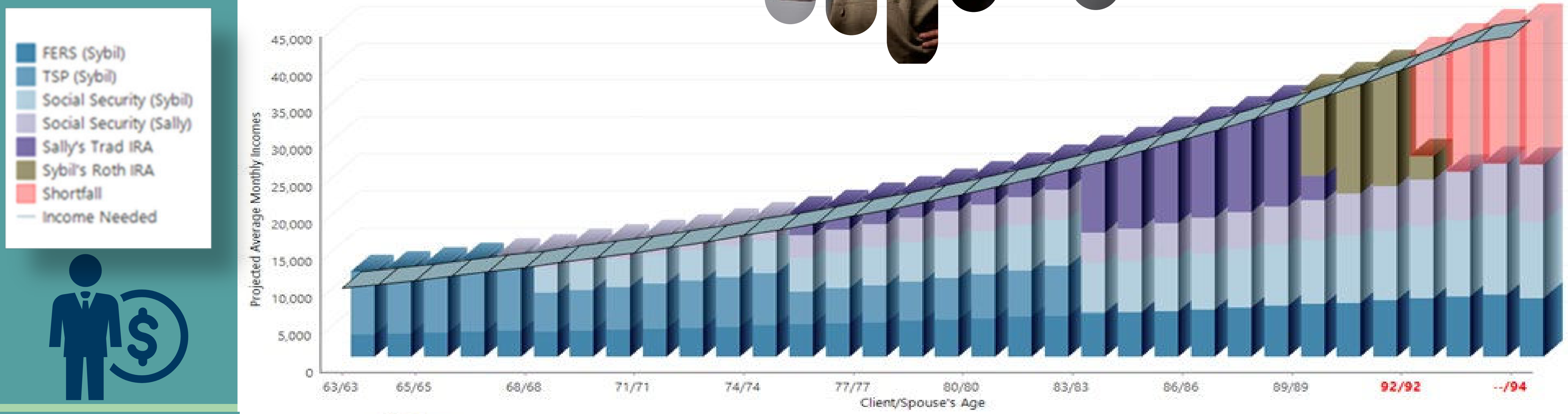


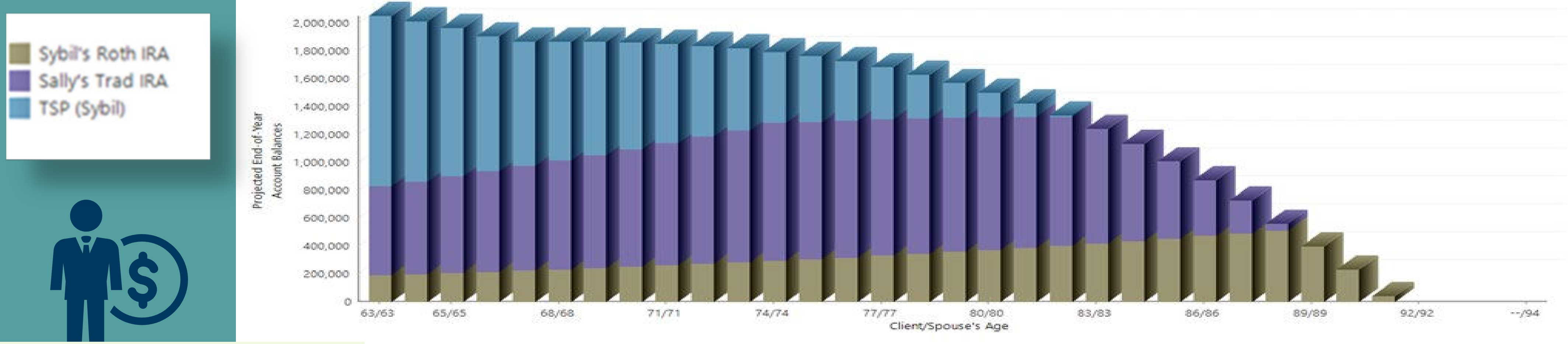


SYBIL & SALLY SERBUS

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

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

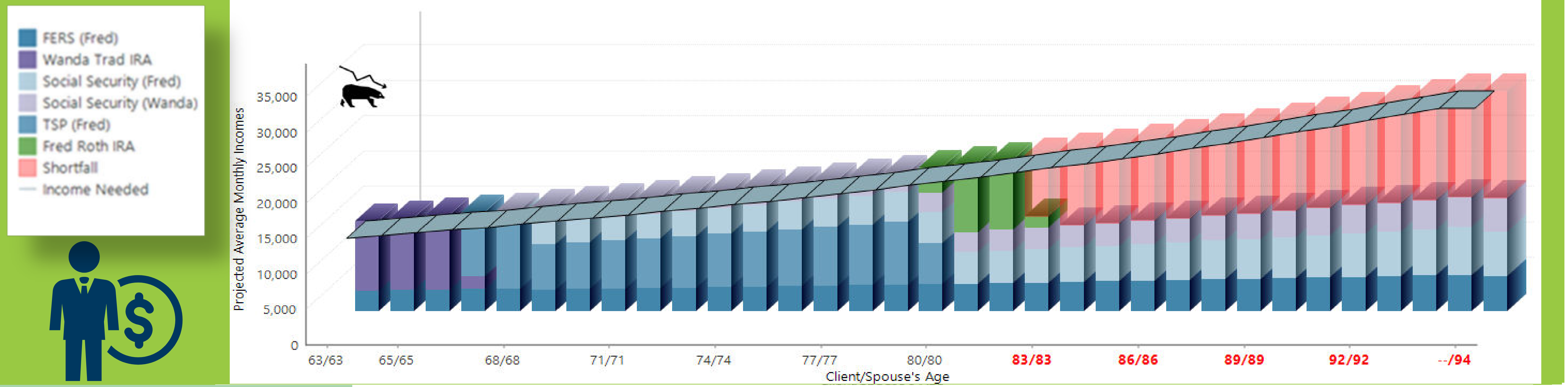


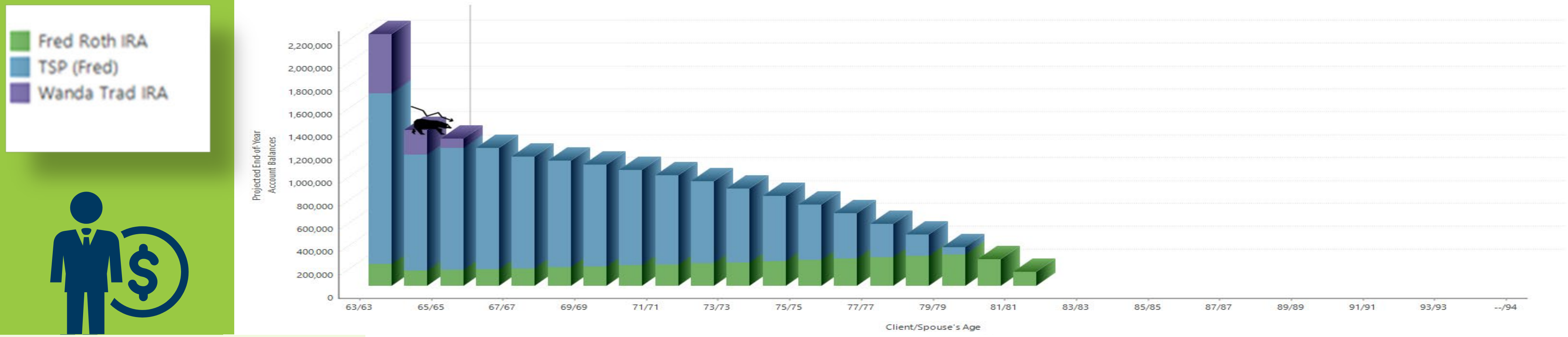


FRED & WANDA SERBUS

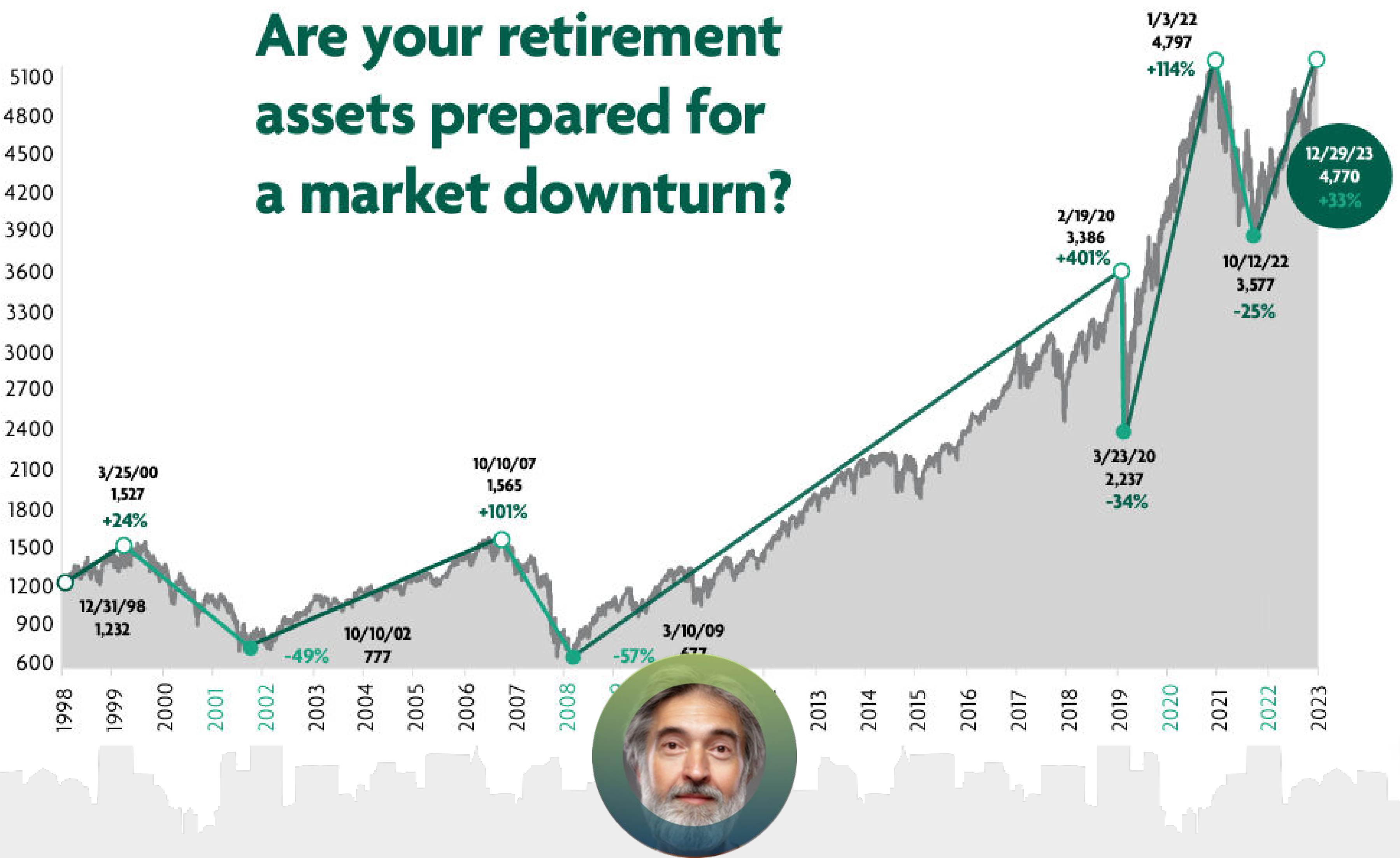
Goal Ret Budget: $10,000/mo **($12,611 actual)**
Inflation (career + retirement) =**7%** + 2.94%

Solve=5% RoR IRAs +TSP





SP500 (1998-2023)



04 Sequence Risk

The SERBUS Triplets

Fred Serbus

Retire @ Bull Market Start

What is impact of POSITIVE EARLY RETURNS on retirement sustainability?

Milton Serbus

Retire @ Static RoR

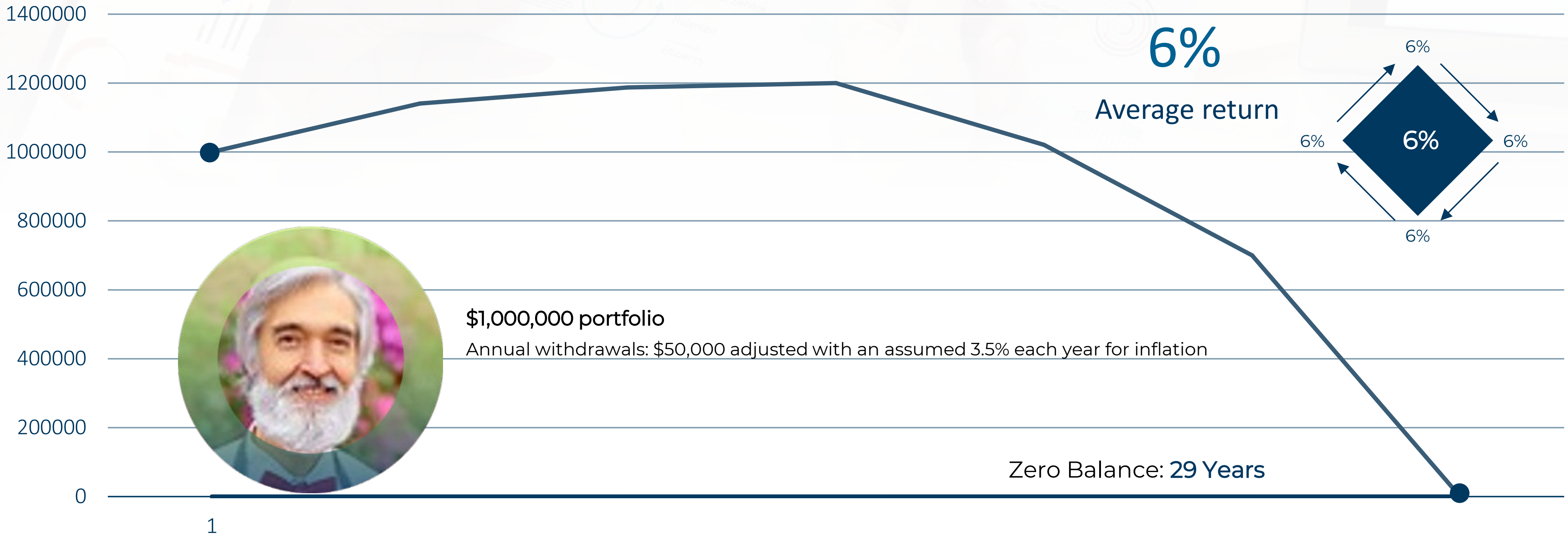
What is the impact of STATIC RATES OF RETURN on retirement sustainability?

Sybil Serbus

Retire @ Bear Market Start

What is the impact of NEGATIVE EARLY RETURNS on retirement sustainability?

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)

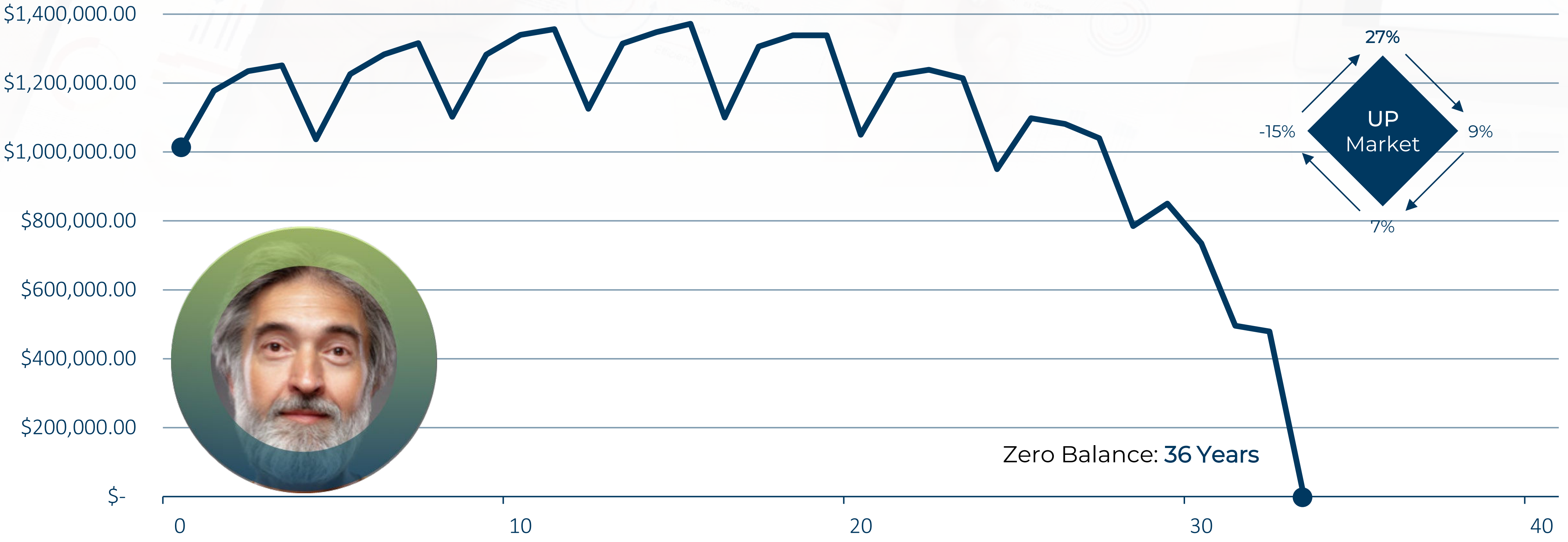


Chart assumes a $1,000,000 starting balance with an annual $50,000 withdrawal (inflation-adjusted by 3.5% per year).
This is a hypothetical example and is not intended to project the performance of any specific investment or index. It is not possible to invest directly in an index. If this were an actual 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)

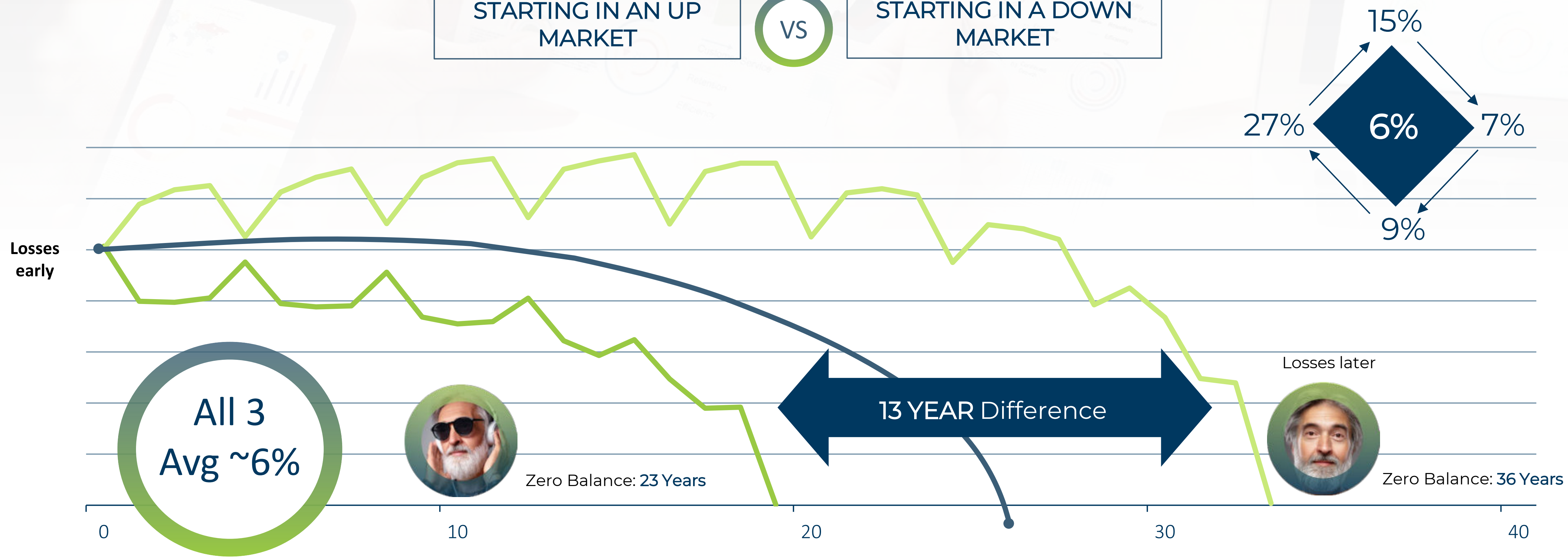
Chart assumes a $1,000,000 starting balance with an annual $50,000 withdrawal (inflation-adjusted by 3.5% per year).
This is a hypothetical example and is not intended to project the performance of any specific investment or index. It is not possible to invest directly in an index. If this were an actual 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

STARTING IN AN UP MARKET

VS

STARTING IN A DOWN MARKET



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05

DEFINING RISK TOLERANCE

DEFINING RISK TOLERANCE | WHAT IS IMPORTANT TO YOU?

DEFENSE | DESIRE NOT TO LOSE MONEY

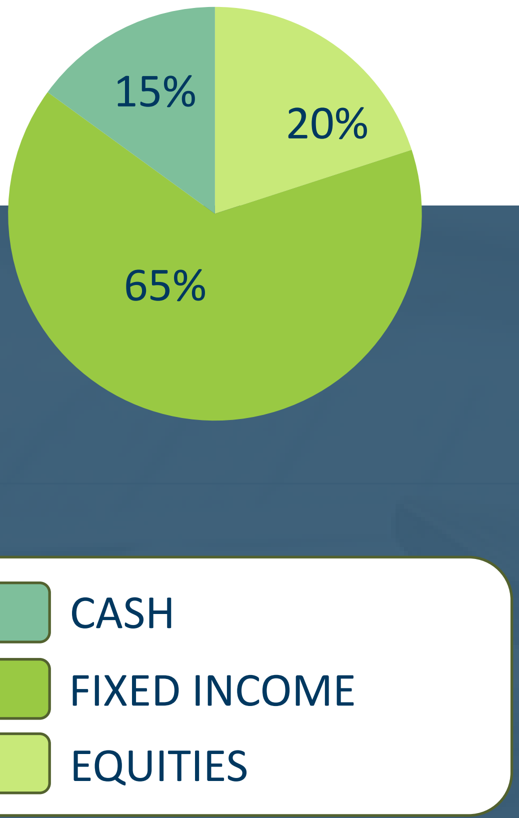
- PROTECTION AGAINST MARKET DOWNTURNS
- PRESERVATION OF PRINCIPLE
- MINIMIZING MARKET VOLATILITY
- GROWTH: HELP REDUCE EFFECT OF INFLATION
- “LOCK-IN GAINS” | “PRESERVE PURCHASING POWER”

OFFENSE | DESIRE TO GROW MONEY

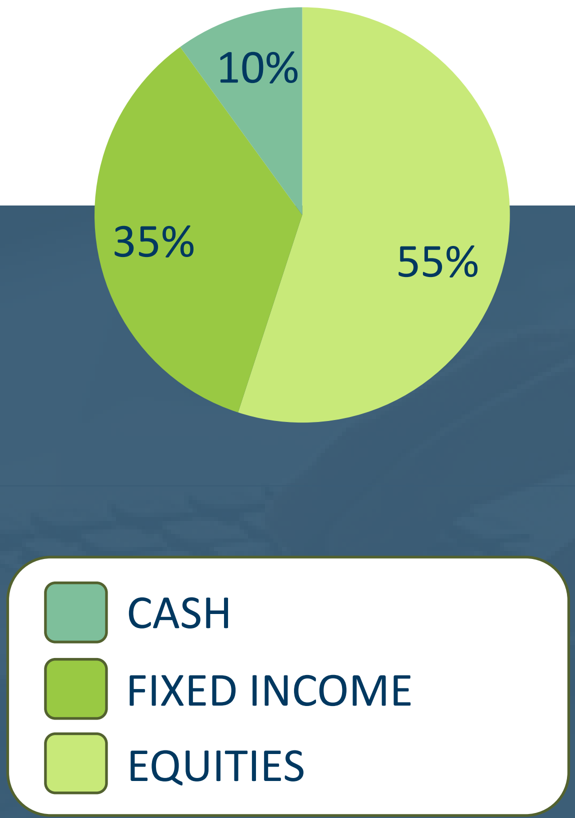
- PARTICIPATION IN BULL MARKETS
- APPRECIATION OF CAPITAL
- ABILITY TO STOMACH MARKET VOLATILITY
- GROWTH: GOAL TO OUTPACE INFLATION
- “INCREASE PURCHASING POWER”

Risk Tolerance | Portfolio Examples

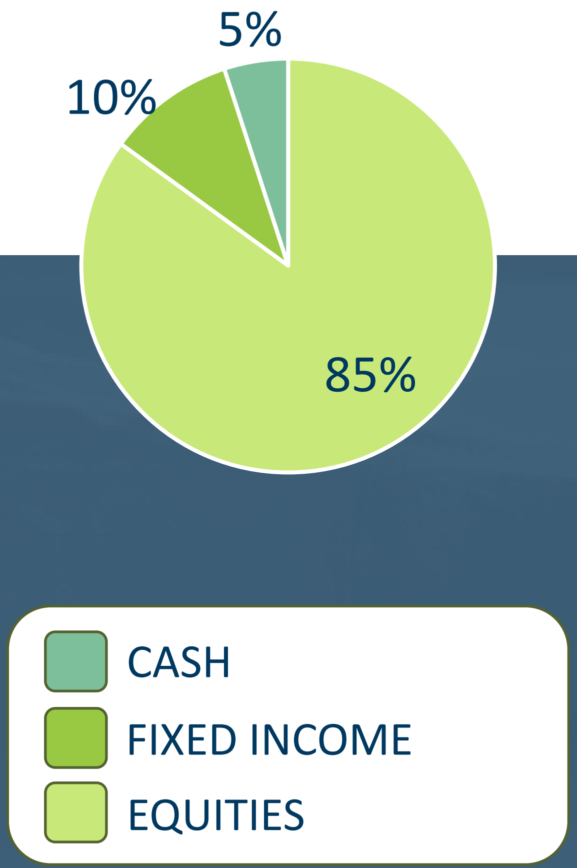
Conservative Investment Hypothetical Portfolio



Moderate Investment Hypothetical Portfolio



Aggressive Investment Hypothetical Portfolio



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TSP Fund Overview

Higher
Risk/Reward
Lower

Fund	#	Description
I FUND International Stock Index Investment Fund	5	**What It Is:** International stocks from more than 20 developed countries **Benchmark Index:** MSCI EAFE Stock Index
S FUND Small Capitalization Stock Index Investment Fund	4	**What It Is:** Stock of small to medium-sized U.S. companies **Benchmark Index:** Dow Jones U.S. Completion TSM Index
C FUND Common Stock Index Investment Fund	3	**What It Is:** Stocks of large & medium U.S. companies **Benchmark Index:** Standard & Poor's 500 Stock Index
F Fund Fixed Income Index Investment Fund	2	**What It Is:** Government, corporate, and asset-backed bonds **Benchmark:** Bloomberg Barclays U.S. Aggregate Bond Index
G Fund Government Securities Investment Fund	1	**What It Is:** Government securities that are specially issued to the TSP **Benchmark:** Blend of US Treasuries – most closely resembles 10-yr Treasury

The information contained in this presentation is educational in nature and is pulled directly from the TSP.gov site. This presentation highlights the tools available and shares widely-available information on the funds available but does not provide any investment advice. For all discussions on the appropriate investment options, an appropriately licensed professional should be consulted. For more comprehensive information, visit tsp.gov and select "Learn about fund options" from the menu or download the TSP resources in the handouts.. Risk / Reward arrow is added for illustrative purposes only and is not to be construed as material fact.

DEFINE RISK TOLERANCE | FACTORS TO CONSIDER

What factors should be considering when creating the Strategic Asset Allocation that funds your Retirement Distributions?

INVESTMENT TIME HORIZON

RISK TOLERANCE

TARGET RATE OF RETURN

LIQUIDITY NEEDS

RETIREMENT ASSET ALLOCATION

RETIREMENT DISTRIBUTIONS

RULE OF THUMB | BALLPARK CALCULATIONS

Over Simplified Industry Rules of Thumb for Asset Allocation & Retirement Distributions | Often considered outdated in 2024
Not Advice

RETIREMENT ASSET ALLOCATION

THE RULE OF 100

100 – AGE = "SAFE" PORTFOLIO PERCENTAGE IN EQUITIES

EX. 77yr old Retiree

100 – 77 = 23% EQUITIES / 77% FIXED INCOME

(See L Income Allocation)

RETIREMENT DISTRIBUTIONS

THE 4% RULE

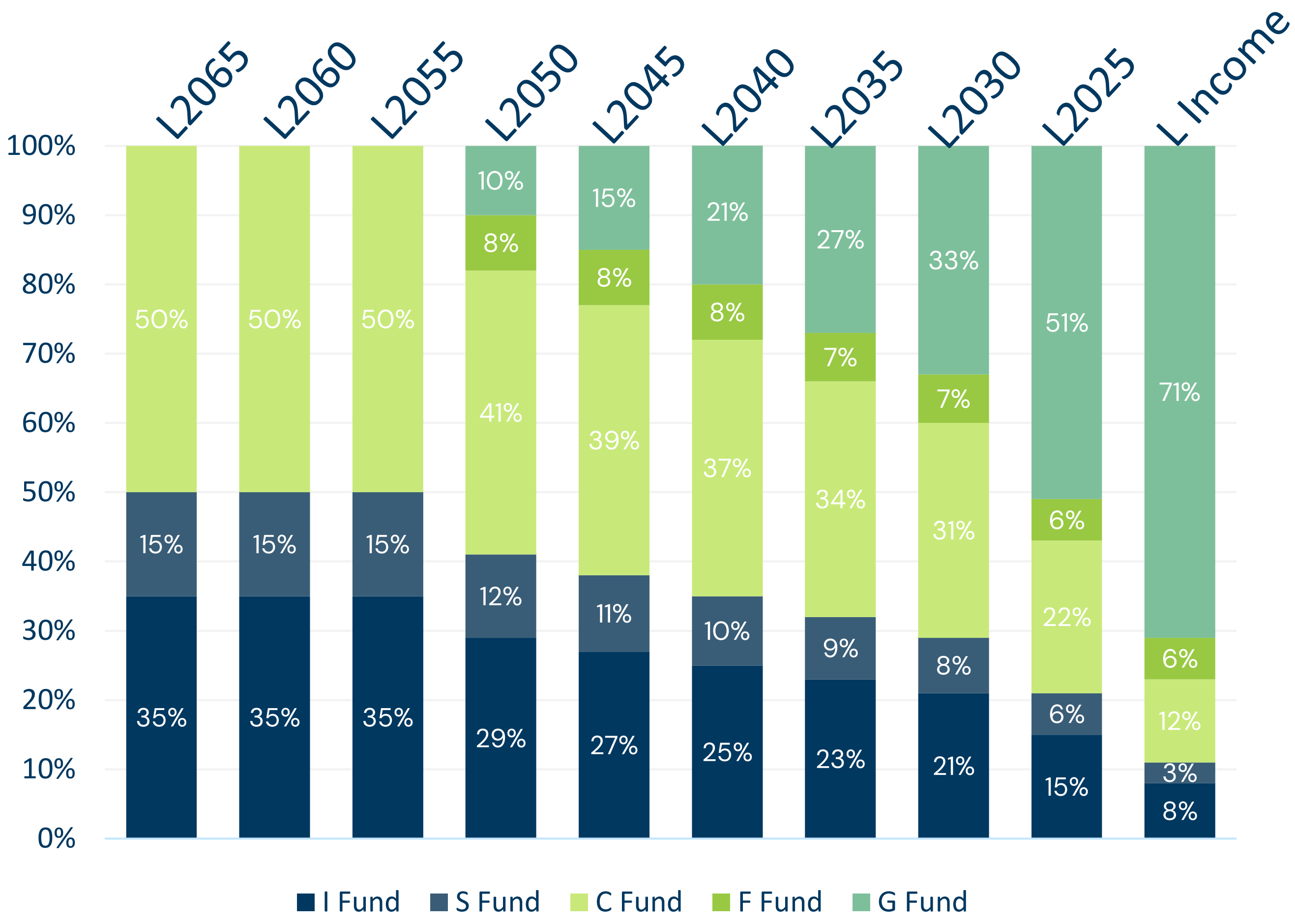
"Safe" Withdrawal Rate* = Retirement Assets x 4%

*Adjusted Annually for Inflation

Ex. $1,000,000 Portfolio = $40,000/yr Distributions

"Safe" is in quotations because the studies supporting these commonly used Industry Rules of Thumb have reduced/amended their recommendations multiple times.
No retirement rule of thumb is accurate to all retirees through all markets. Shown for illustrative purposes only.

TSP Lifecycle Fund Overview



Less than 1% of the L 2065 L 2060. and L 2055 Funds is invested in the G and F Funds. Due to rounding, numbers may not add up to exactly

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TSP Lifecycle Fund Overview

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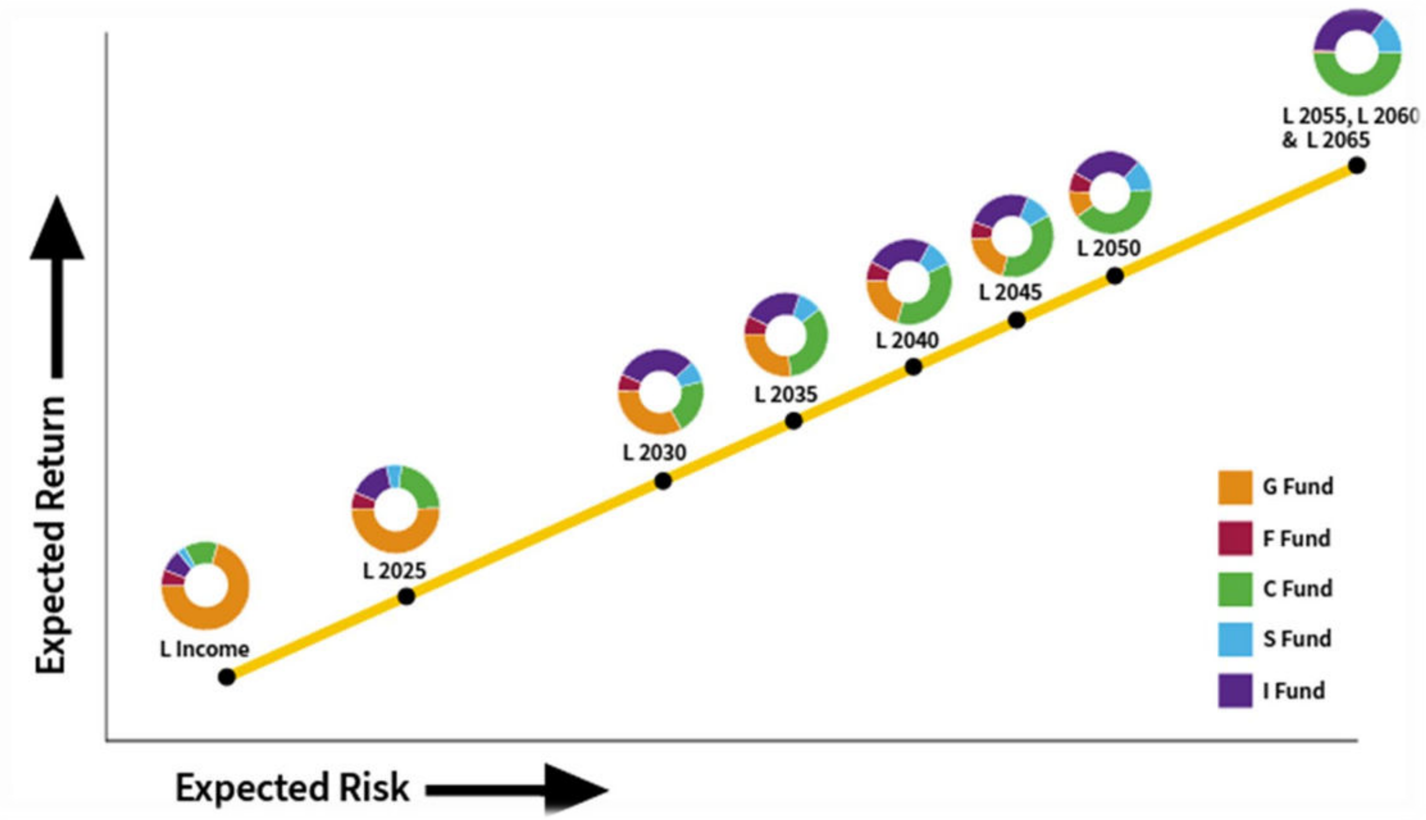
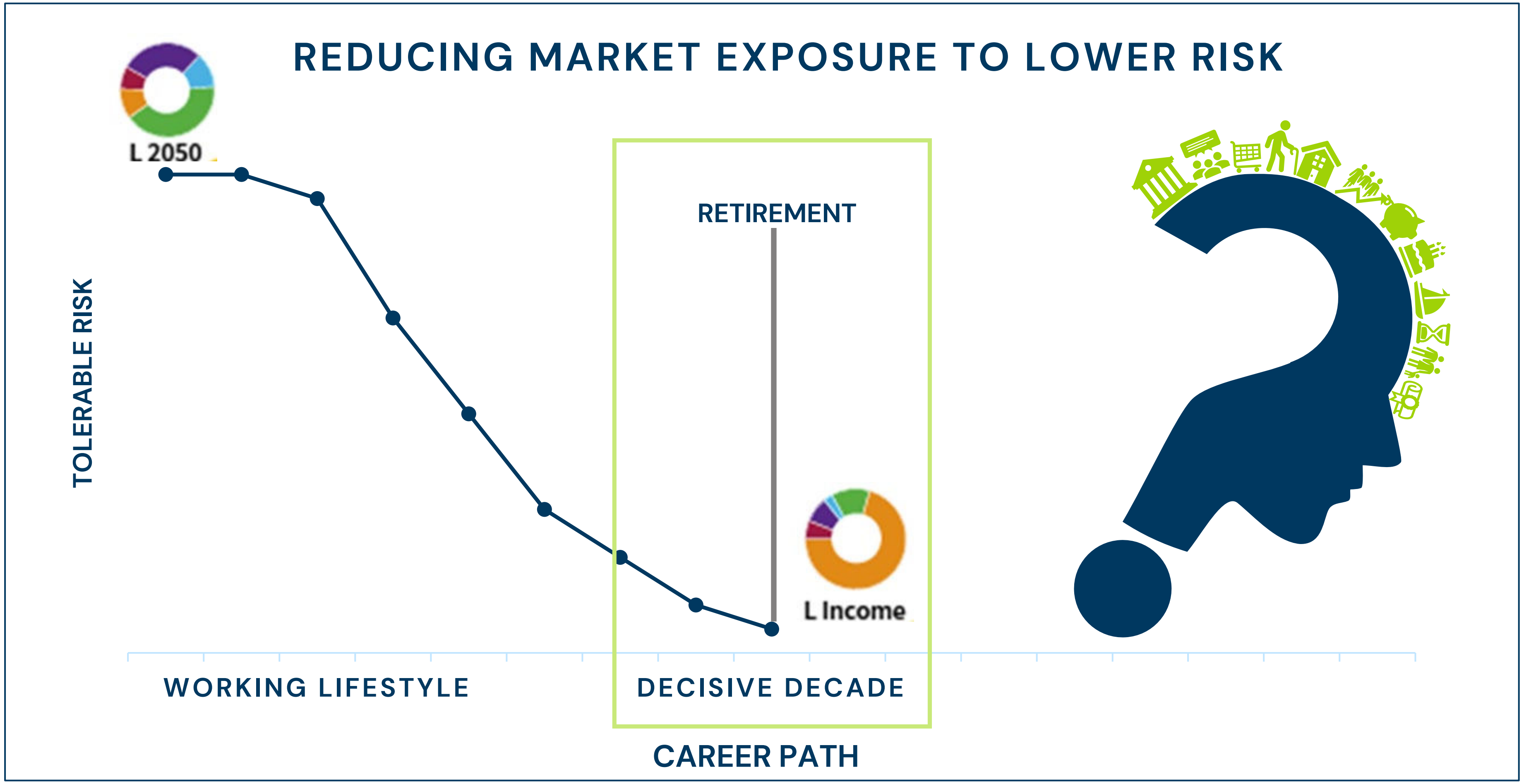


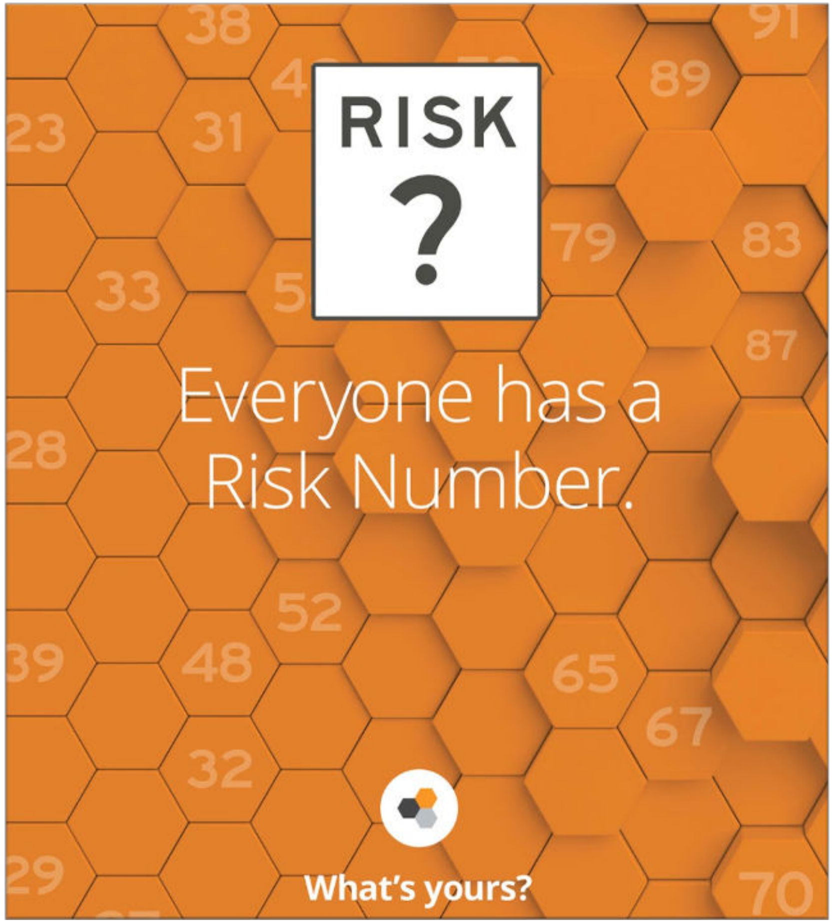
Mitigating Sequence of Returns Risk

Timeline & Market Exposure



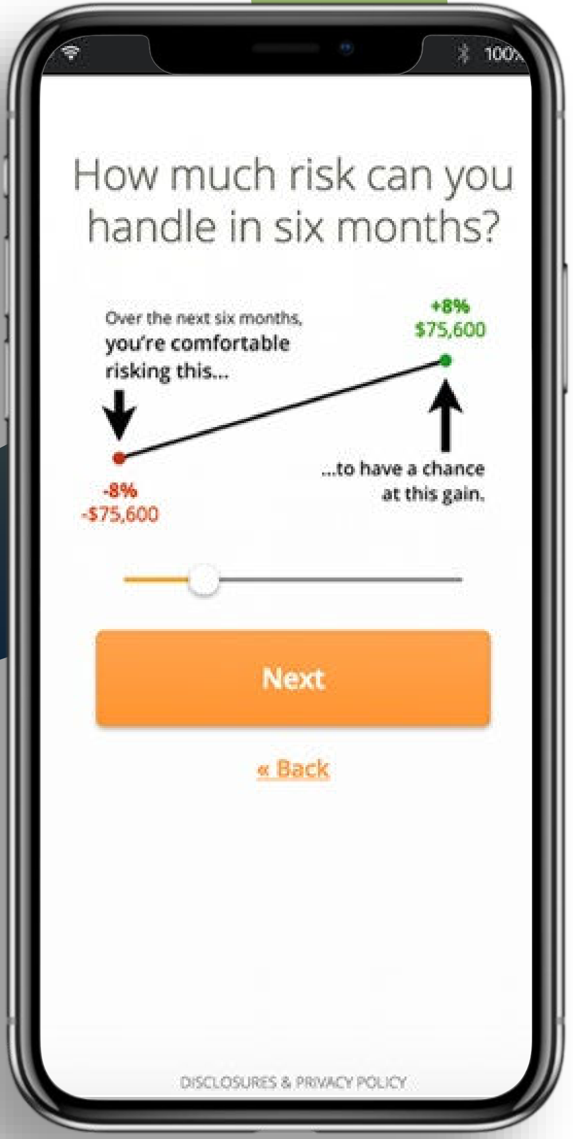
BALANCE PORTFOLIO RISK & LEVERAGE HIGHER INTEREST RATES TO HELP ENSULOW-RISK MONEY IS WORKING HARDER THAN INFLATIONRE

JUGGLING RISK + MULTIPLE TIMELINES


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

WALKER Capital Preservation Group



RISKALYZE

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 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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RISKALYZE

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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DEFINE RISK TOLERANCE | FACTORS TO CONSIDER

What factors should be considering when creating the Strategic Asset Allocation that funds your Retirement Distributions?

INVESTMENT TIME HORIZON

RISK TOLERANCE

TARGET RATE OF RETURN

LIQUIDITY NEEDS

STRATEGIC ASSET ALLOCATION

STRATEGIC RETIREMENT DISTRIBUTIONS

STRATEGIC ASSSET ALLOCATION

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

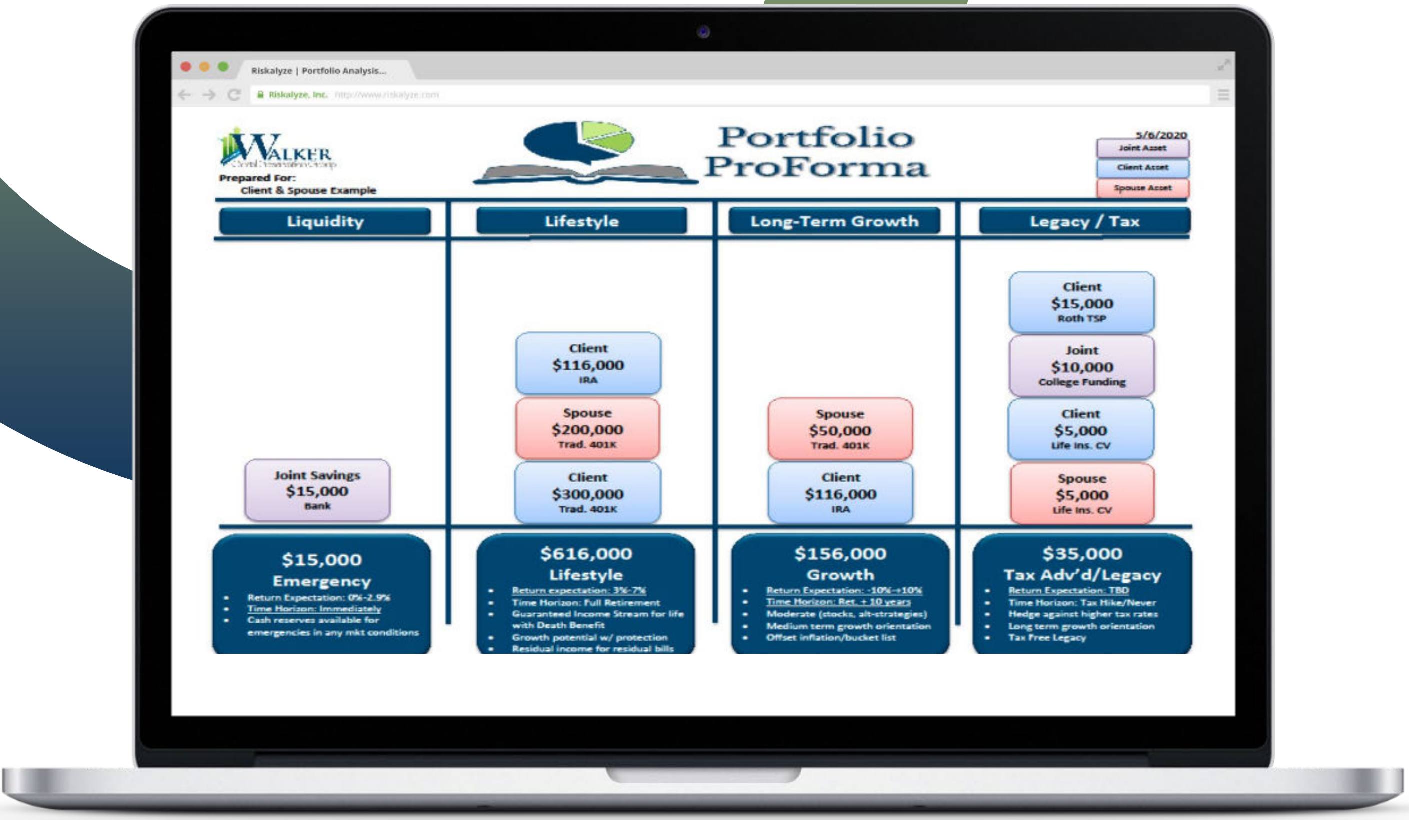
04

Later/Legacy Funds (Tax Advantaged)

Tax-Advantaged or Tax-Free funds to supplement retirement income or leave as legacy

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

RISKALYZE



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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Strategic Bucket Objectives

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

01 Emergency

Time Horizon:
Immediate
Liquidity Needs:
High
Growth Expectation:
Minimal
Risk Tolerance:
Principal Protected

02 Lifestyle

Social Security & Pension Reduce Lifestyle Bucket's Workload

Time Horizon:
Start of Distribution Phase
Liquidity Needs:
Medium
Growth Expectation:
Keep up with Inflation
Risk Tolerance:
Minimal Principal Exposure

03 Long-Term

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

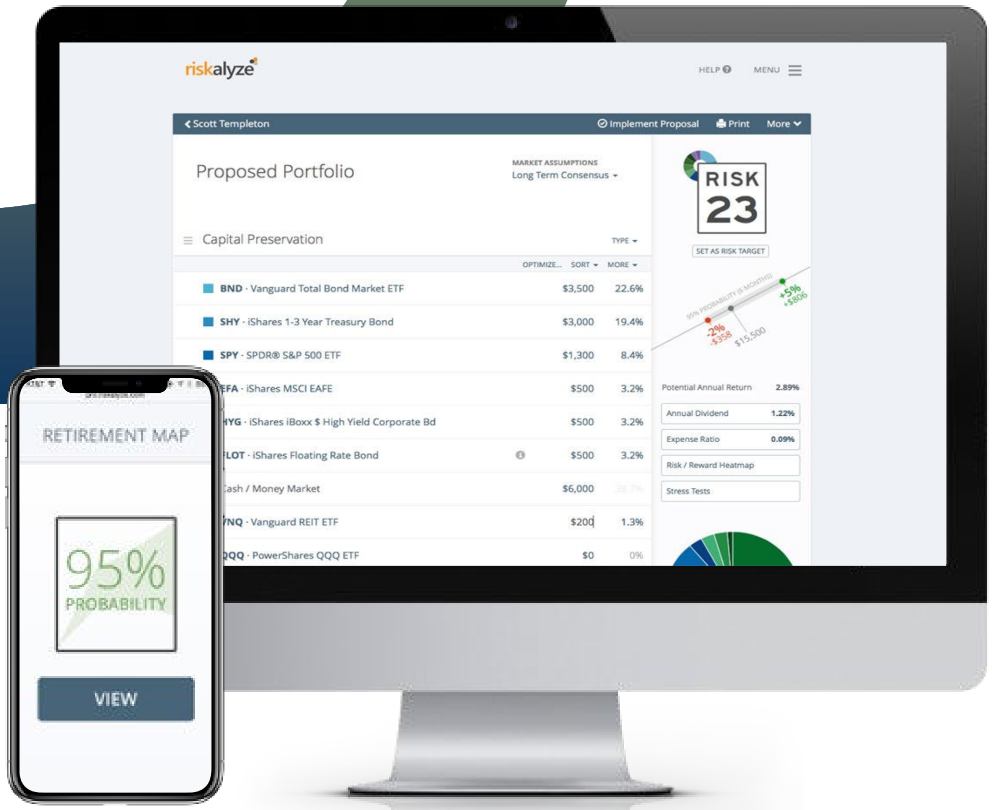
Time Horizon:
Distrib Phase + 10 or so years
Liquidity Needs:
High
Growth Expectation:
Outpace Inflation
Risk Tolerance:
Medium - High

04 Later/Legacy

The longer the time horizon, the greater the risk of higher tax rates

Time Horizon:
Latter Years (15+ If needed)
Liquidity Needs:
Low
(Roth Conv. 5yr Rules)
Growth Expectation:
Outpace Inflation
Risk Tolerance:
Balanced

How Much Risk SHOULD 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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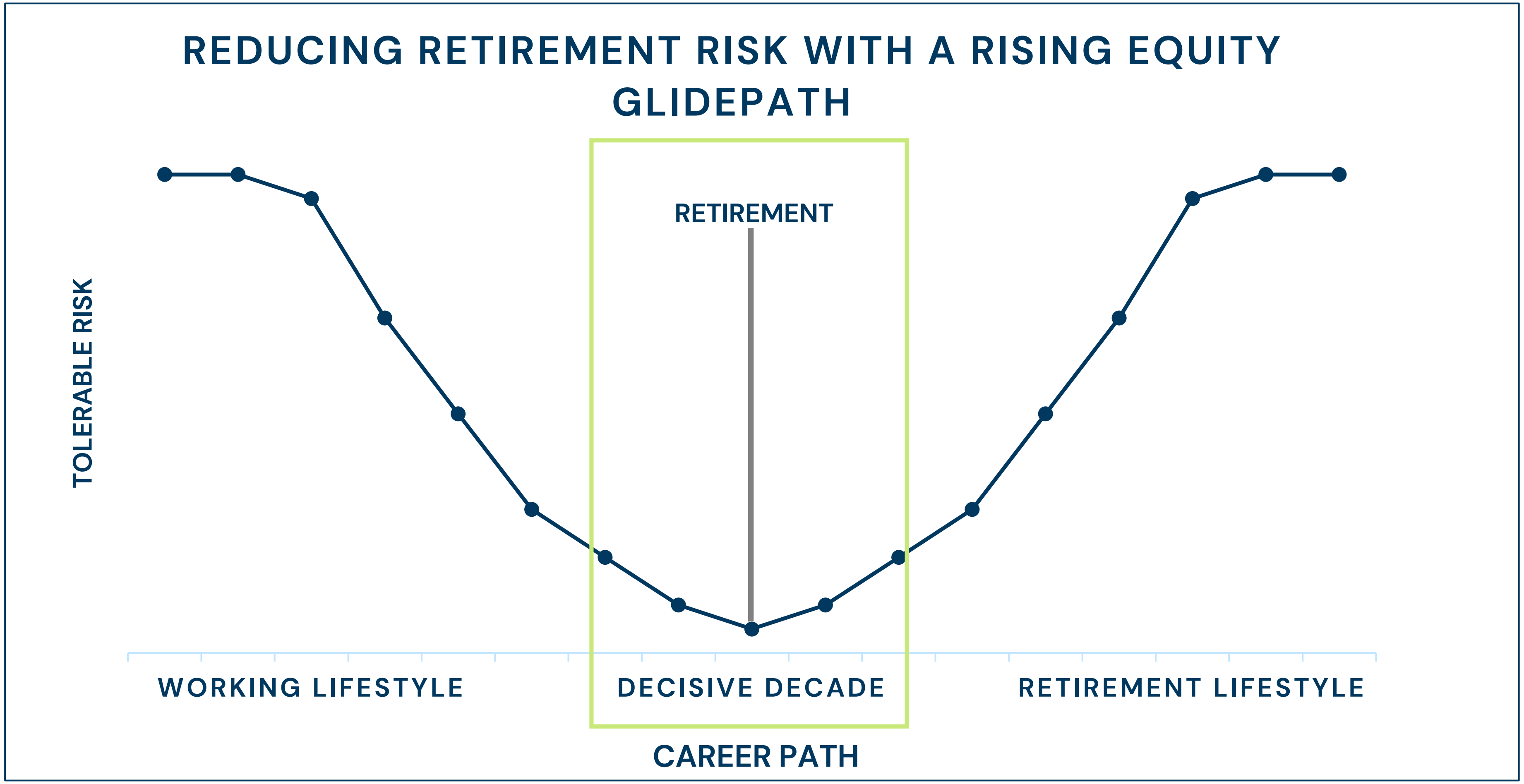
Mitigating Sequence of Returns Risk

Returns of the Market vs Exposure to the Market

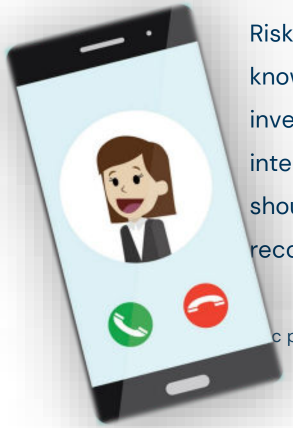


BALANCE PORTFOLIO RISK & LEVERAGE HIGHER INTEREST RATES TO HELP ENSULOW-RISK MONEY IS WORKING HARDER THAN INFLATIONRE

RISKALYZE

How Much Can You Leave as a Legacy?

After accurately gauging your spending, forecasting conservatively, stress testing appropriately, and proactively planning… you get to answer a rare question – what do you want your money to accomplish after fulfilling all of your retirement goals?



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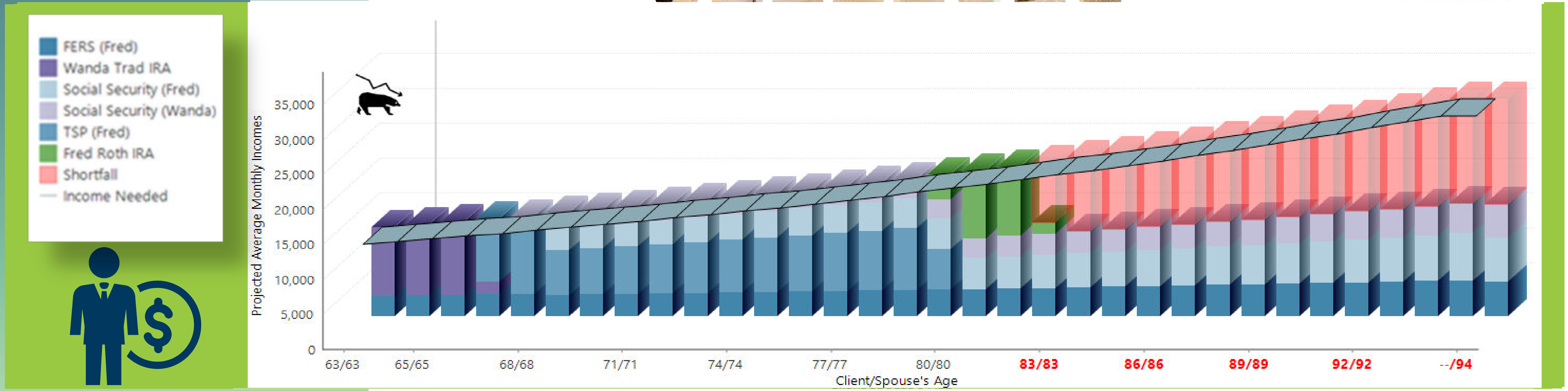
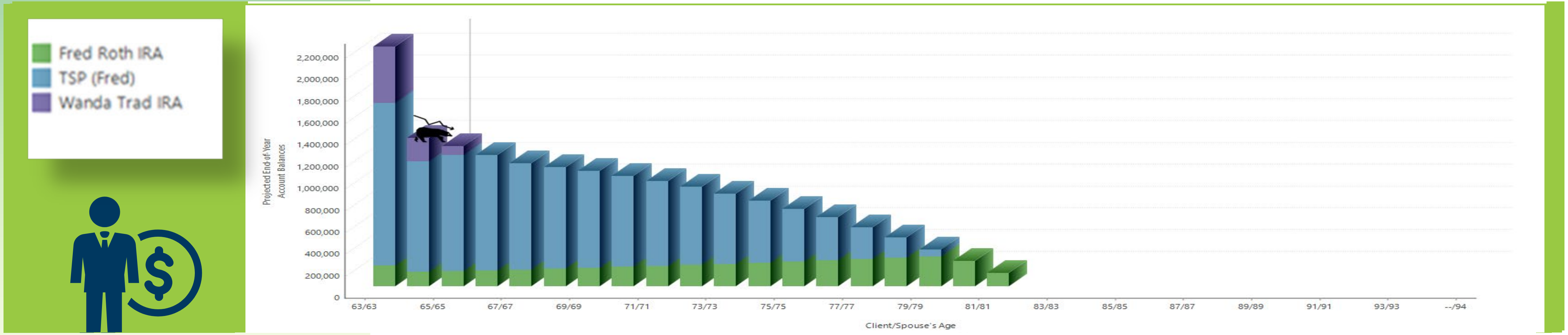
Inflation + Sequence Risk CASE STUDY

FRED & WANDA SERBUS

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

Solve=5% RoR IRAs +TSP





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

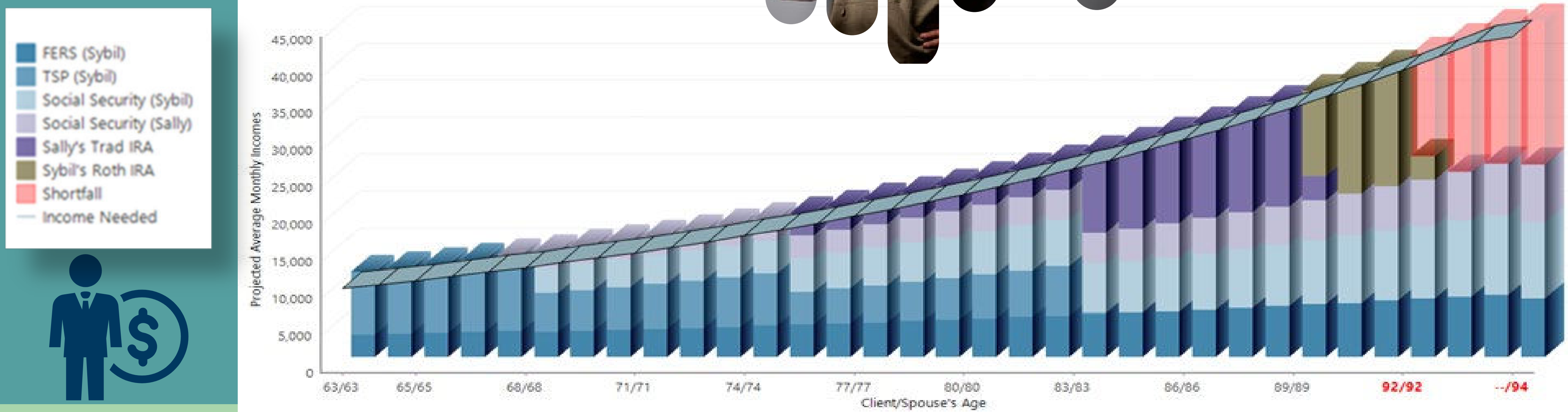
04

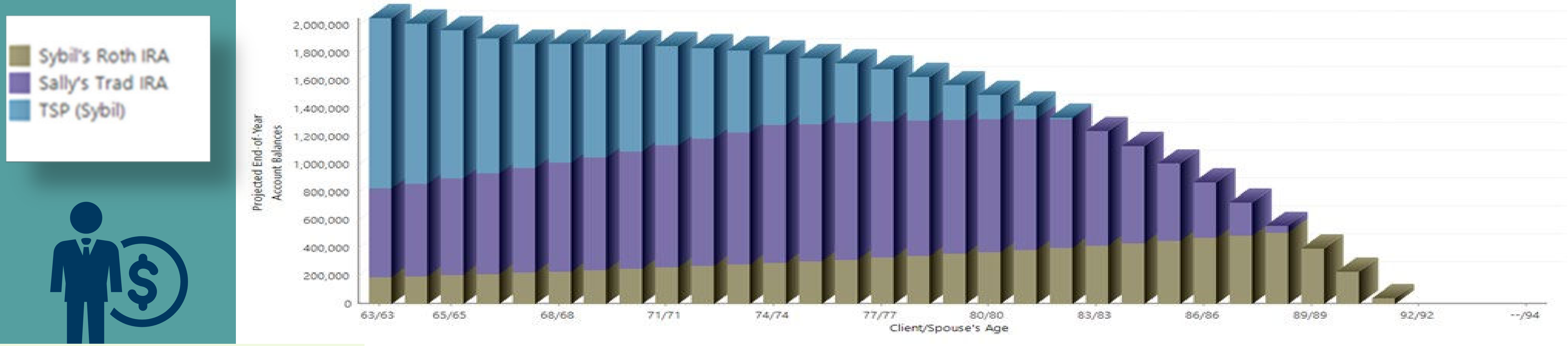
Later/Legacy Funds (Tax Advantaged)

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

SYBIL & SALLY SERBUS

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





HYPOTHETICAL ASSET REALLOCATIONS

Portfolio ProForma

Joint Asset
Client Asset
Spouse Asset

Emergency

"No Risk"
Target = 1%

Joint Savings
$15,000
Bank

$15,000

Lifestyle

"Low Risk"
Target = 4%

TSP (G/F Fund)
$300,000
Trad. 401K

$300,000

Long-Term

"Growth Risk"
Target = 6%

Spouse
$200,000
Trad. 401K

Client
$125,000
IRA

TSP (C/S/I)
$115,000
Trad. 401k

$440,000

Later/Legacy

Joint
$10,000
College Funding

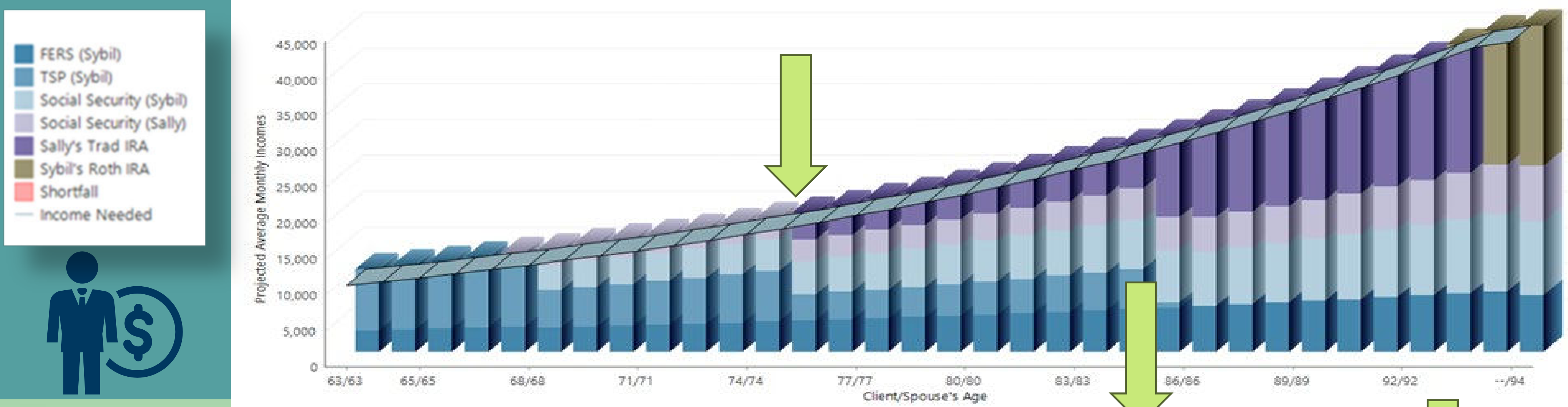
$10,000

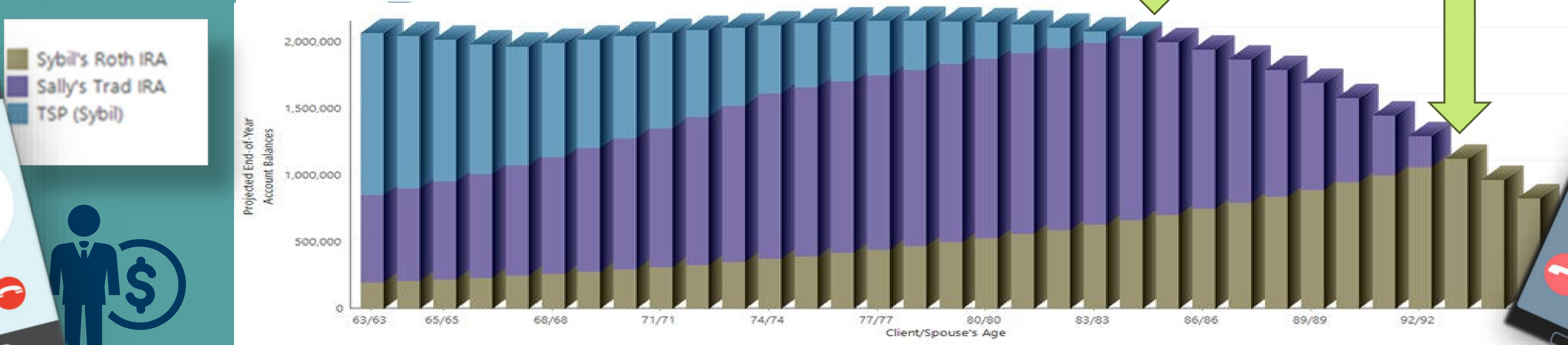
SYBIL & SALLY SERBUS

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

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

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





This example is hypothetical in nature and not intended to recommend particular account as being solely appropriate for any particular bucket in the bucket system

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

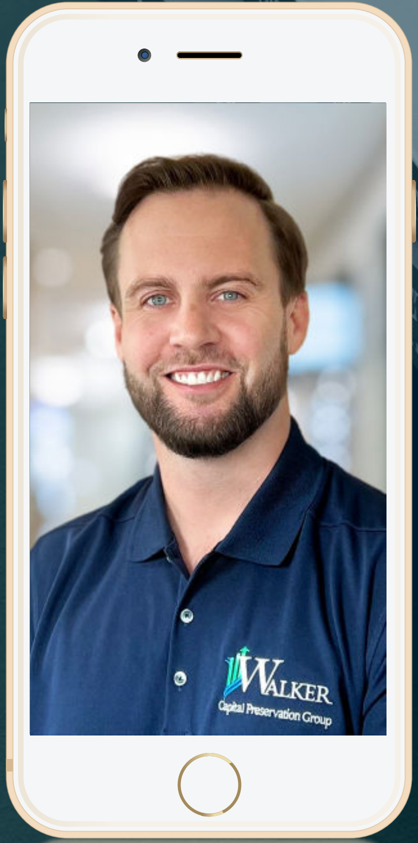
Integrate with a Fed Focused Planner

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

Schedule Here!

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

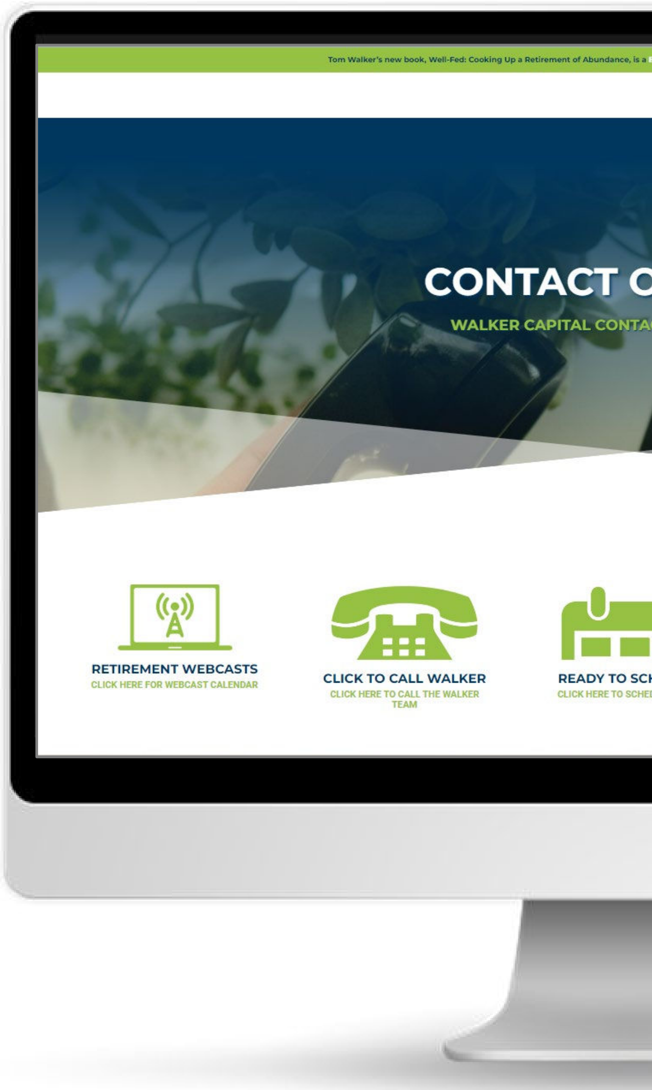
Brief phone call with a **WCPG Strategist** to chat & gather data for a personalized Retirement Benefits Forecast - reviewed with you during **Strategy Session**

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

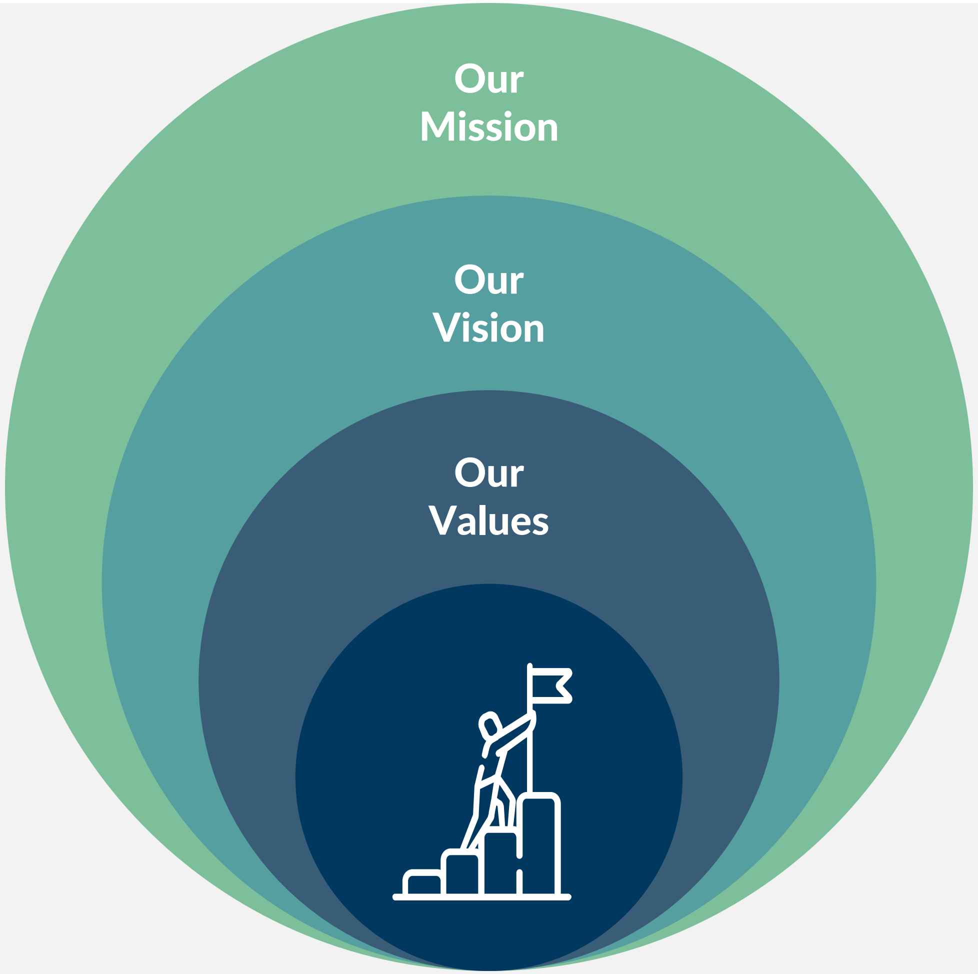
WCPG STRATEGY RECOMMENDATIONS

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



WALKER CAPITAL

Empowering Those Who Power The Public Sector



OUR MISSION

Provide industry-leading Retirement & Tax Planning Insights and Education, virtually, nationwide.

OUR VISION

Empowering Federal Employees to maximize their retirement through strategic coordination of benefits & assets

Values

A continuing commitment to Financial Empowerment & Education

Values

A modern approach to financial planning leveraging cutting-edge technology

Values

An innovative, Fed-focused, tax-centric, approach to holistic retirement planning

Important Information

Disclaimer – Walker Capital Preservation Group, Inc.
If presented, hypothetical portfolio information provided does not represent results of an actual investment portfolio but reflects representative historical performance of the strategies, funds, or accounts listed herein, which were selected with the benefit of hindsight. Hypothetical performance results do not reflect actual trading. No representation is being made that any portfolio will achieve a performance record similar to that shown. A hypothetical investment does not necessarily take into account the fees, risks, economic, or market conditions an investor might experience in actual trading. Hypothetical results may have under- or over-compensated for the impact, if any, of certain market factors, such as lack of liquidity or broader economic and market conditions.
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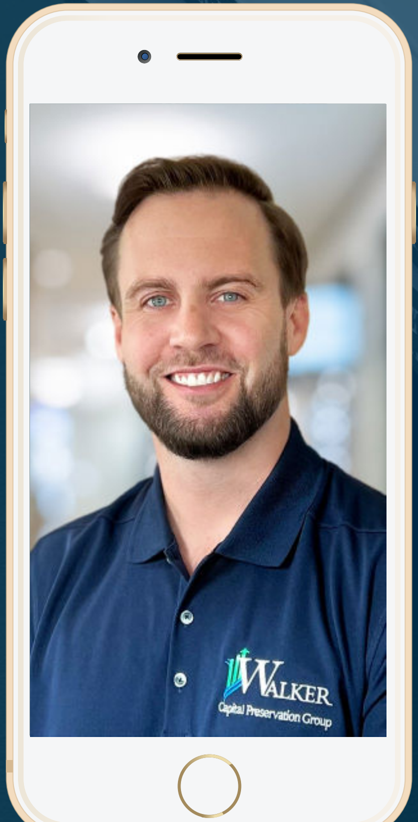
www.WCProsperity.com



Your Questions

Your Retirement

WCPG's Services

Retirement Forecasting

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

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
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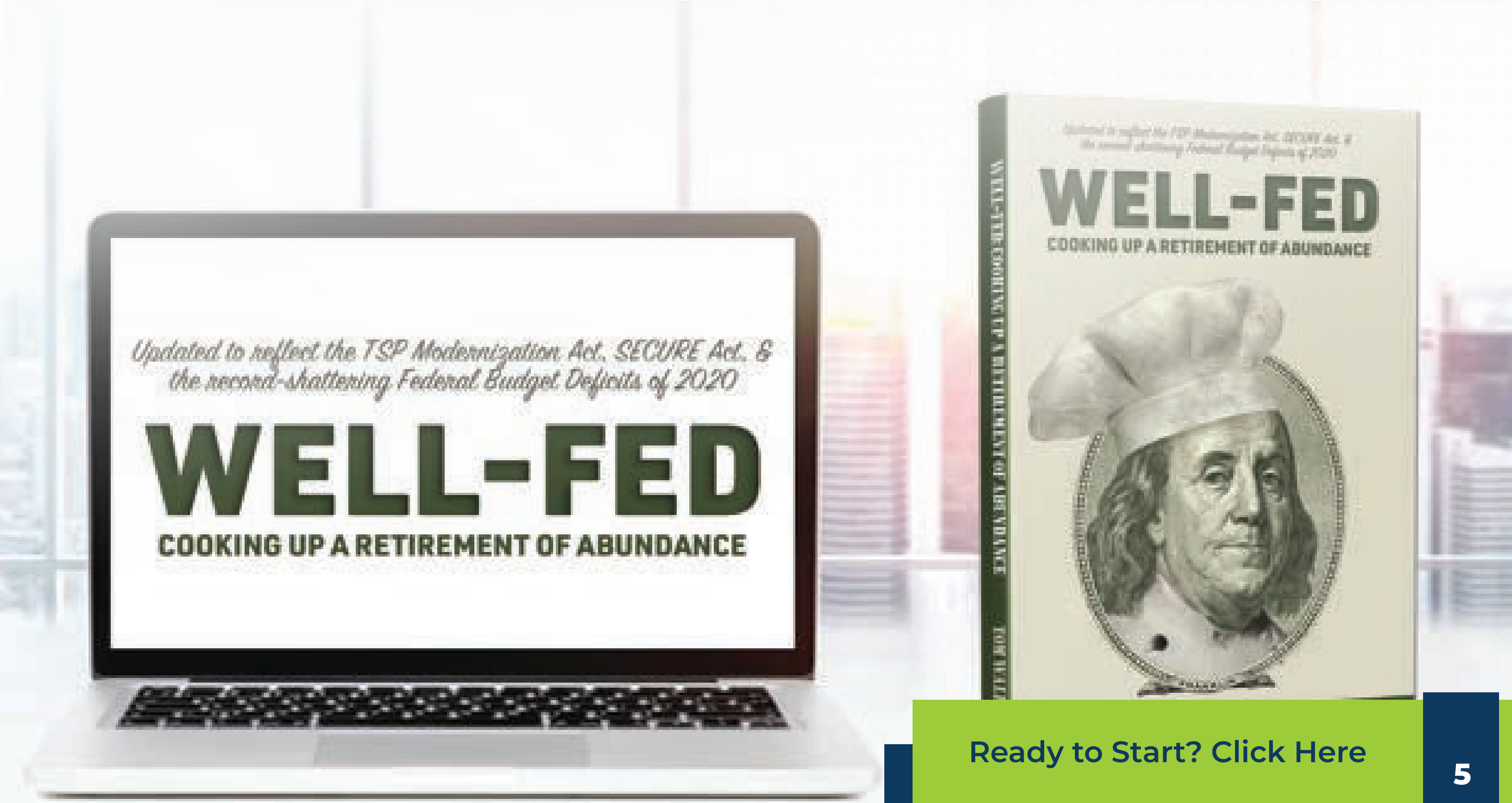

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FEDERAL RETIREMENT CURRICULUM

RETIREMENT IS A JOURNEY

Walker Capital Is Here To Help You Navigate