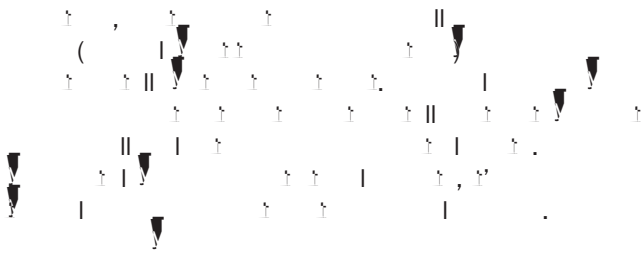


# Retirement



## Taking the Temperature: An Example

Investment Option	Original Investment Allocation Chosen	Current Investment Allocation After Market Downswing	Investment Allocation After Rebalancing
1	60%	50%	60%
	30%		

1. **Identify the cash flows associated with the investment.**  
 2. **Calculate the present value of the cash flows.**  
 3. **Compare the present value to the investment cost.**  
 4. **Make a decision based on the comparison.**

Example: An investment of \$1 million today will generate cash flows of \$200,000 per year for 10 years. The discount rate is 10%.  
 The present value of the cash flows is \$1,200,000. Since this is greater than the investment cost of \$1 million, the investment is profitable.

**Funding short- to intermediate-term financial goals.**  
 This involves identifying the cash flows needed to meet these goals and then determining the investment strategy that will generate those cash flows.

**Maintaining an emergency fund.**  
 This involves setting aside a portion of income to cover unexpected expenses.

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**Potential Health Benefits**

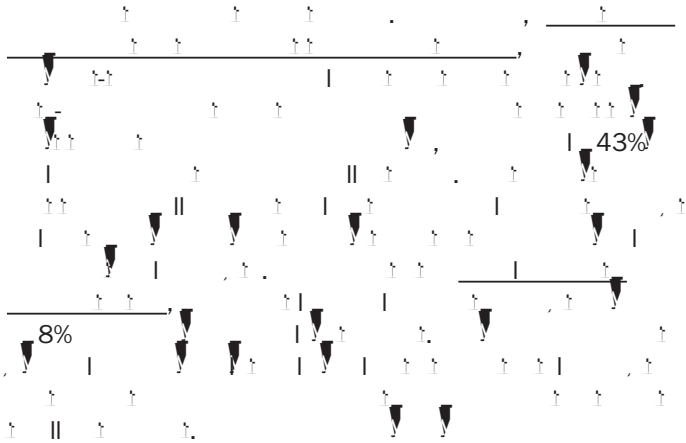
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## Knowledge is Retirement Power



### Need additional retirement plan support?

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### ADDITIONAL CONTACT OPTIONS:

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