



CORBCO

Your Company's Retirement Plan is our Business™



RETIREMENT & FINANCIAL PLANNING CORNER

Brought to you by: Dave Hojlo,
Accredited Investment Fiduciary ("AIF")



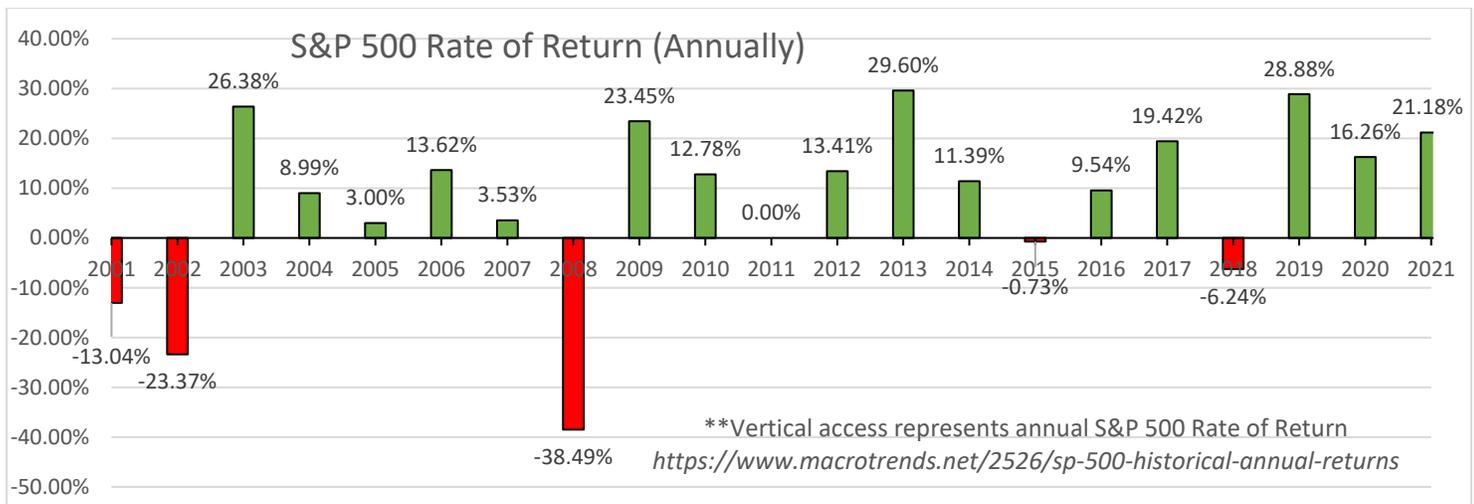
NOVEMBER 2021

PLANNING YOUR RETIREMENT WITH PROPER INVESTMENT ALLOCATION AND EXPENSE PLANNING

Patient Investors get rewarded

Bull markets tend to last far longer and generate moves of far greater magnitude than bear markets. Time after time, bear markets have proven to be good buying opportunities for long-term investors. The problem is that it sometimes takes many years for that opportunity to pay off.

Dollar cost averaging will encourage the investor to continuously invest, when the market is down you will be purchasing more shares and when the market is high you will be purchasing less shares.

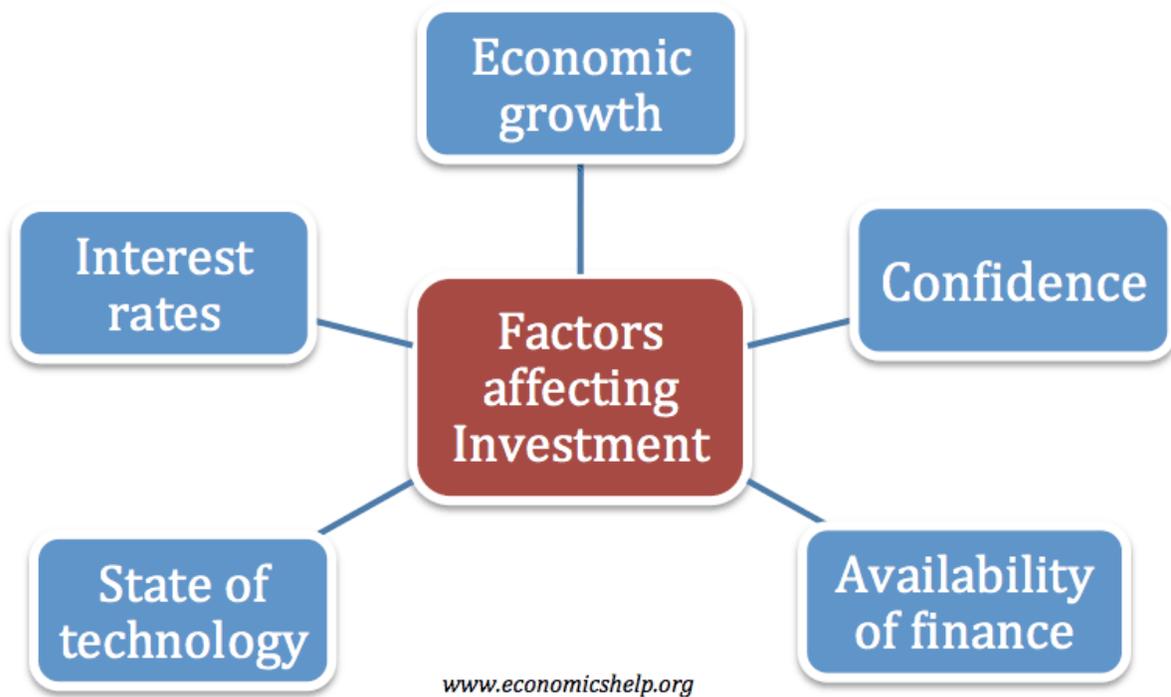


<https://www.cnn.com/2020/03/14/a-look-at-bear-and-bull-markets-through-history.html>

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Economic and Global Factors of Investing

1. Interest Rates
2. Inflation (or Deflation)
3. GDP
4. Speculation and Expectation
5. Supply and Demand
6. Unemployment



<https://www.investopedia.com/articles/trading/09/what-factors-create-trends.asp>

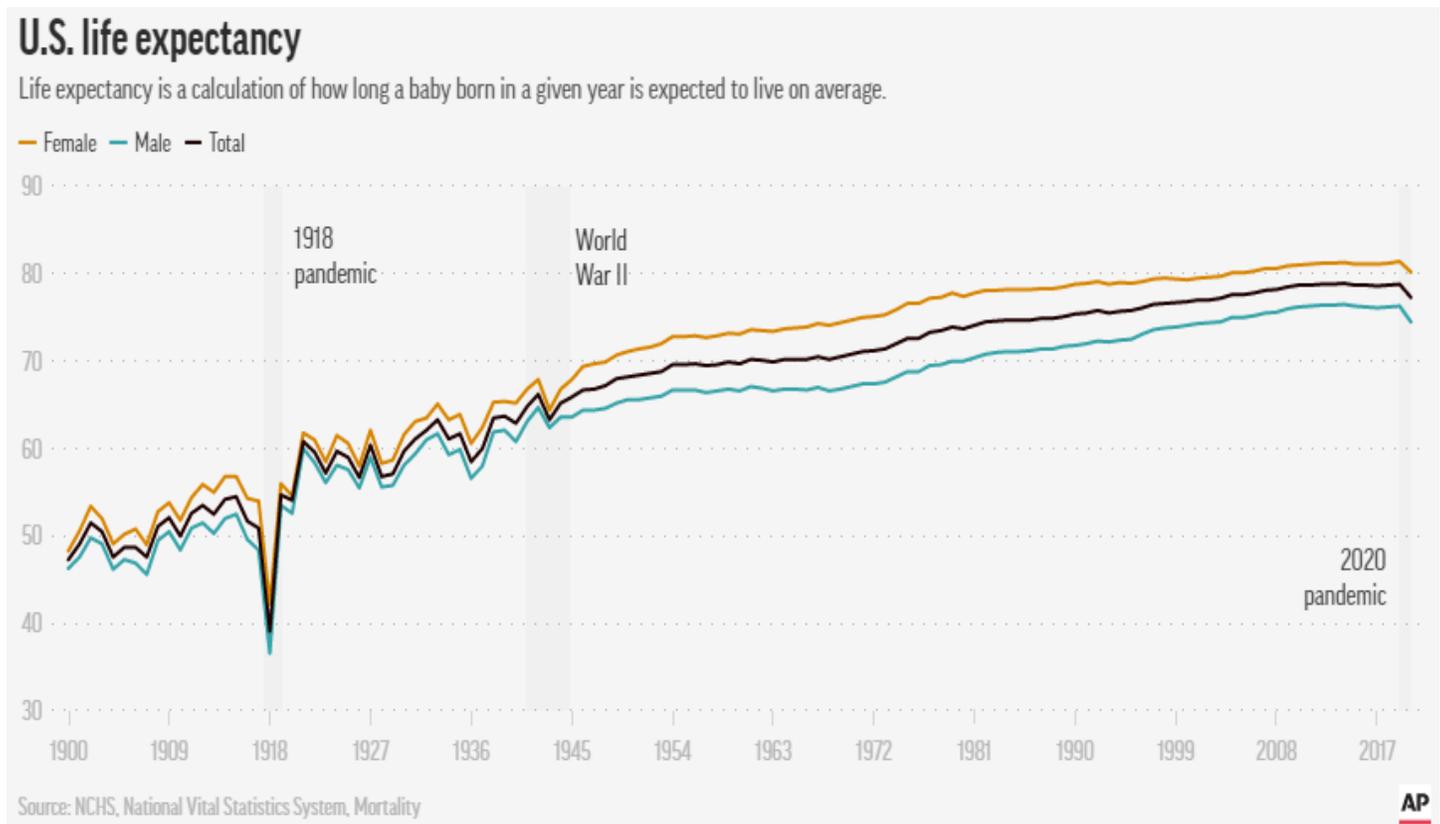
<https://money.usnews.com/money/blogs/the-smarter-mutual-fund-investor/slideshows/economic-factors-that-influence-stocks>

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Life Expectancy and Mortality

Americans are projected to have longer life expectancies in coming decades. By 2060, life expectancy for the total population is projected to increase by about six years, from 79.7 in 2017 to 85.6 in 2060.

Life expectancy is critical for retirement planning. Many aging workers arrange their retirement plans' asset allocations based on a prediction of how long they expect to live. Personal, rather than statistical, life expectancy is a primary factor in the character of a retirement plan.



<https://www.investopedia.com/terms/l/lifeexpectancy.asp>

<https://www.census.gov/content/dam/Census/library/publications/2020/demo/p25-1145.pdf>

<https://www.winknews.com/2021/07/21/us-life-expectancy-in-2020-saw-biggest-drop-since-wwii/>

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Healthcare and The Costs

Medicare costs at a glance

Listed below are basic costs for people with Medicare.

2021 costs at a glance	
Part A premium	Most people don't pay a monthly premium for Part A (sometimes called " premium-free Part A "). If you buy Part A, you'll pay up to \$471 each month in 2021. If you paid Medicare taxes for less than 30 quarters, the standard Part A premium is \$471. If you paid Medicare taxes for 30-39 quarters, the standard Part A premium is \$259.
Part A hospital inpatient deductible and coinsurance	You pay: <ul style="list-style-type: none">• \$1,484 deductible for each benefit period• Days 1-60: \$0 coinsurance for each benefit period• Days 61-90: \$371 coinsurance per day of each benefit period• Days 91 and beyond: \$742 coinsurance per each "lifetime reserve day" after day 90 for each benefit period (up to 60 days over your lifetime)• Beyond lifetime reserve days: all costs
Part B premium	The standard Part B premium amount is \$148.50 (or higher depending on your income).
Part B deductible and coinsurance	\$203. After your deductible is met, you typically pay 20% of the Medicare-Approved Amount for most doctor services (including most doctor services while you're a hospital inpatient), outpatient therapy, and durable medical equipment (dme)
Part C premium	The Part C monthly premium varies by plan. Compare costs for specific Part C plans.
Part D premium	The Part D monthly premium varies by plan (higher-income consumers may pay more). Compare costs for specific Part D plans.

<https://www.medicare.gov/your-medicare-costs/medicare-costs-at-a-glance>

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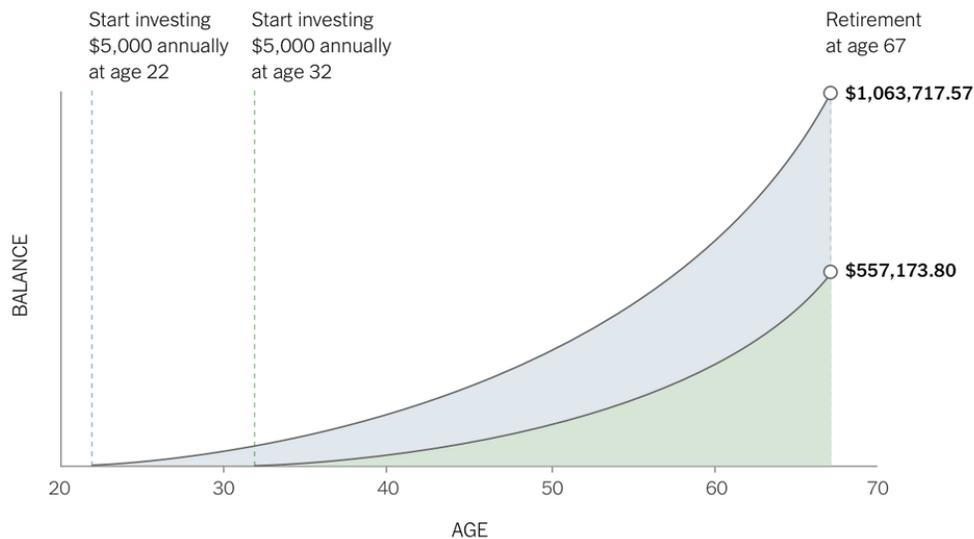
Investments in Retirement Account

1. Tax Advantaged Accounts
2. Target Date Funds
3. Dividend Paying Stocks
4. Rental Property (REITs)
5. Annuities
6. Asset Allocation

<https://www.forbes.com/advisor/retirement/how-to-invest-for-retirement/>

How to win at Retirement Savings

1. Start Early
2. Don't Get Fancy (Think: humble, boring, simple and cheap)
3. Get Help (Financial Advisor)
4. Monitor your Accounts Yearly (Not Daily)



<https://www.nytimes.com/guides/business/saving-money-for-retirement>

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Asset Allocation

Conservative Portfolio

The main goal of a conservative portfolio is to protect the principal value of your portfolio.

Moderately Conservative Portfolio

A Moderate portfolio works for the investor who wishes to preserve most of the portfolio's total value but is willing to take on some risk for inflation protection.

Moderately Aggressive Portfolio

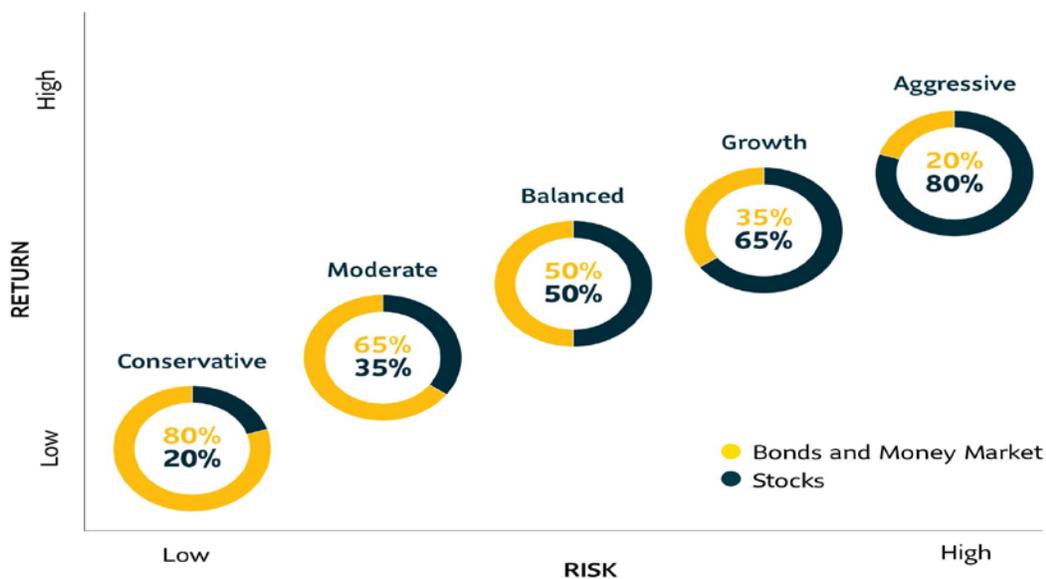
Balanced portfolios are assets divided almost equally between fixed-income securities and equities.

Growth Portfolio

If you have a Growth portfolio, your main goal is to achieve long-term growth of capital.

Aggressive Portfolio

With an aggressive portfolio, your goal is strong capital growth over a long-time horizon.



<https://www.investopedia.com/managing-wealth/achieve-optimal-asset-allocation/>

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