

5 T H A N N U A L
Financial Advisor
RETIREMENT SYMPOSIUM

Two Schools Of Thought: Academics vs. Advisors On Retirement Income

MODERATOR

Deena Katz, CFP, LHD

Associate Professor, Department of Personal
Financial Planning

Texas Tech University

PANELISTS

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Principal

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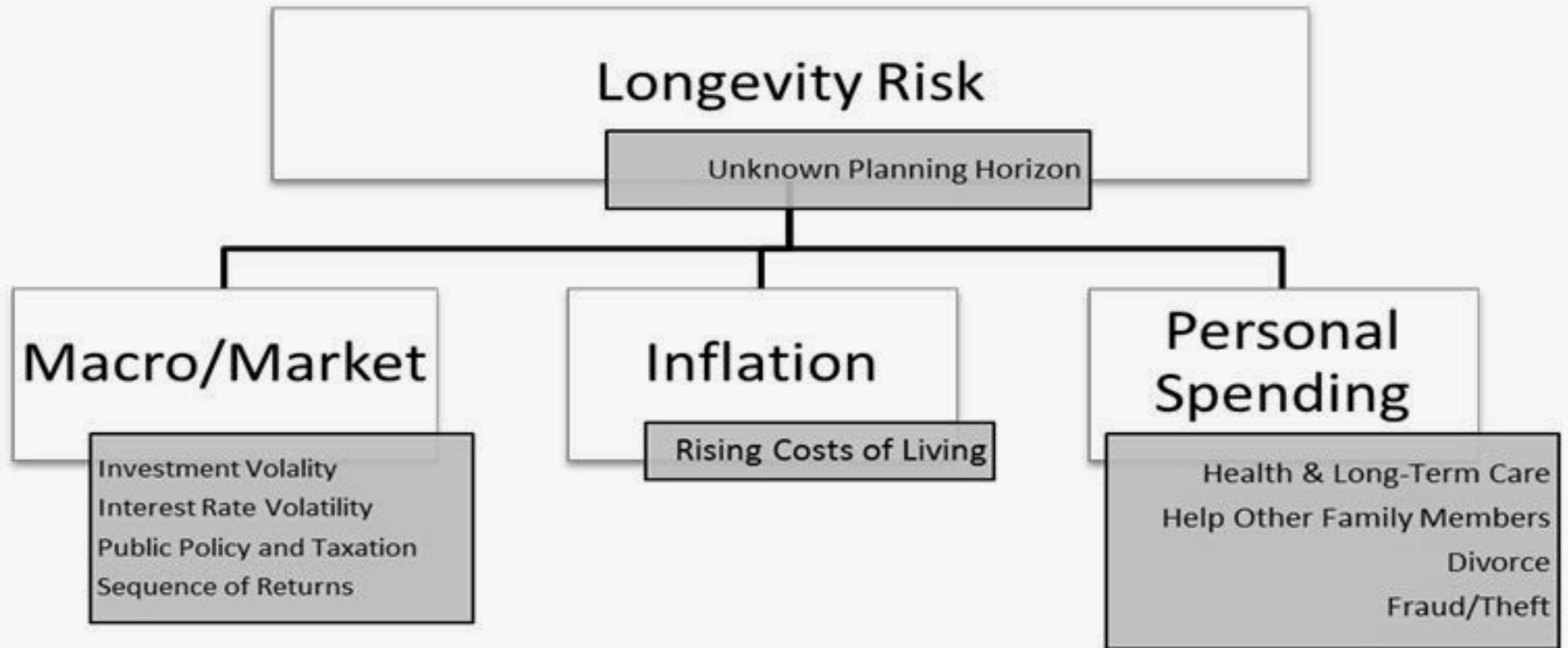
The American College



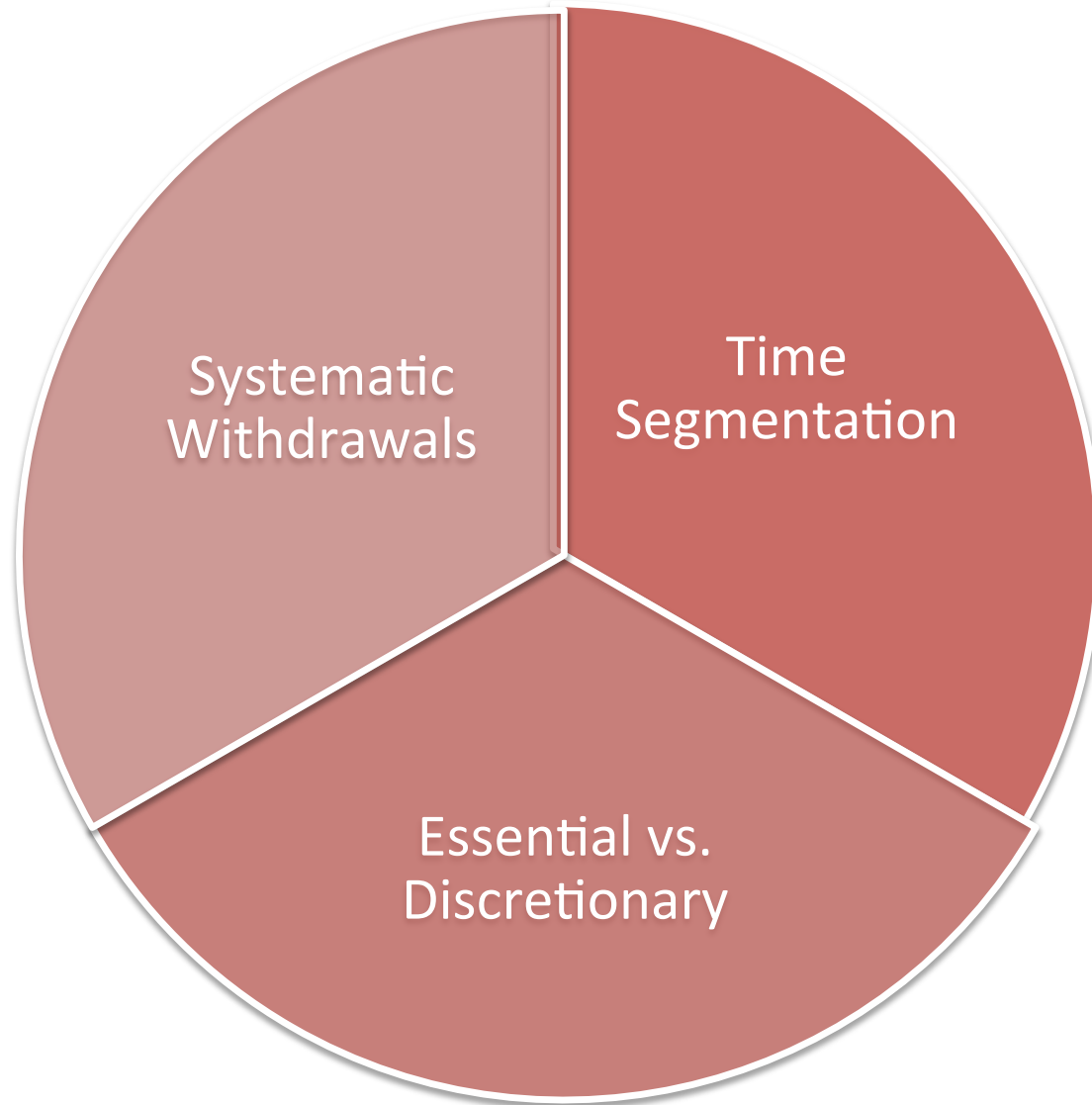


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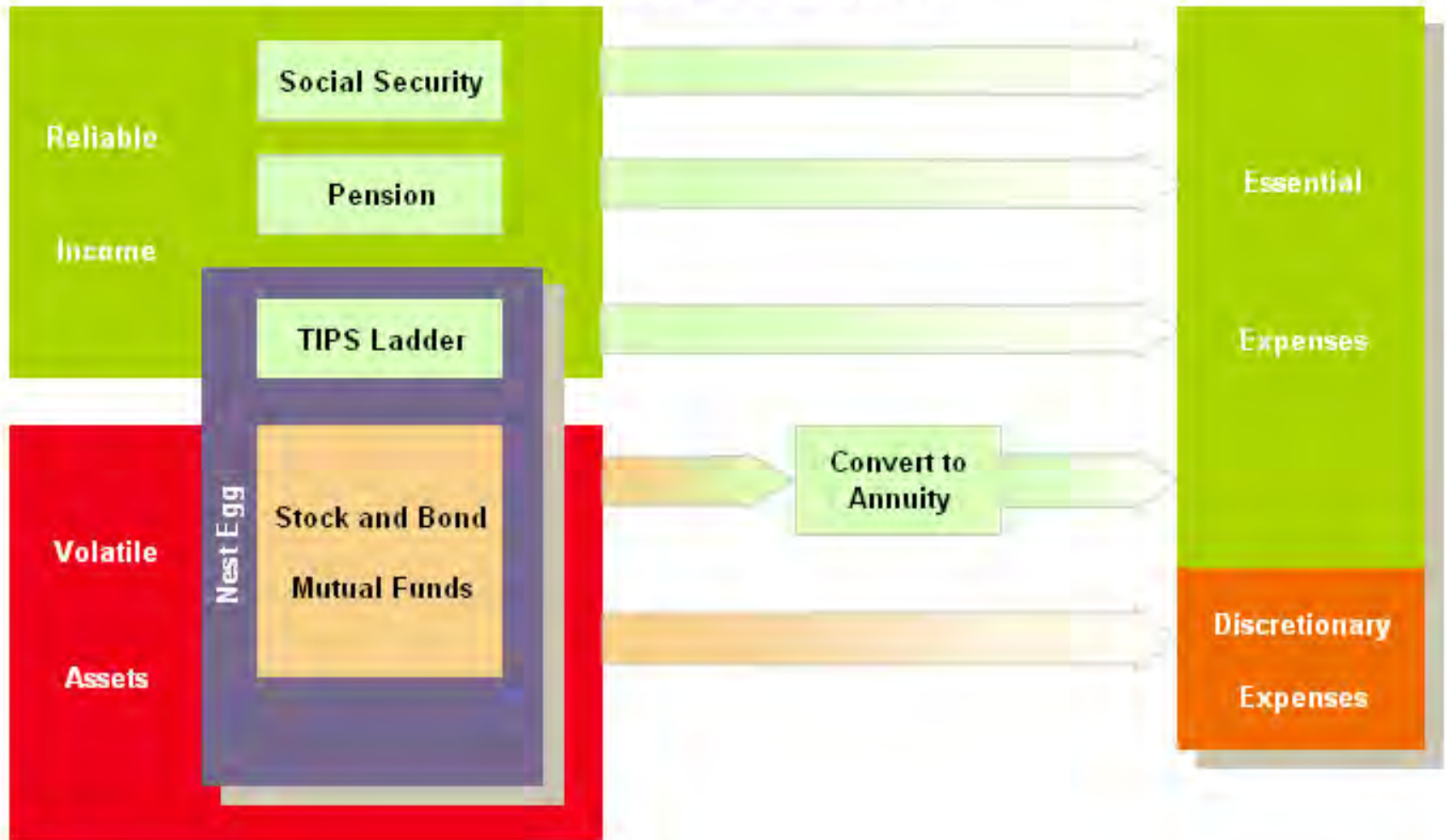
Longevity as the Central Source of Risk



Investment Approach for Retirement Income



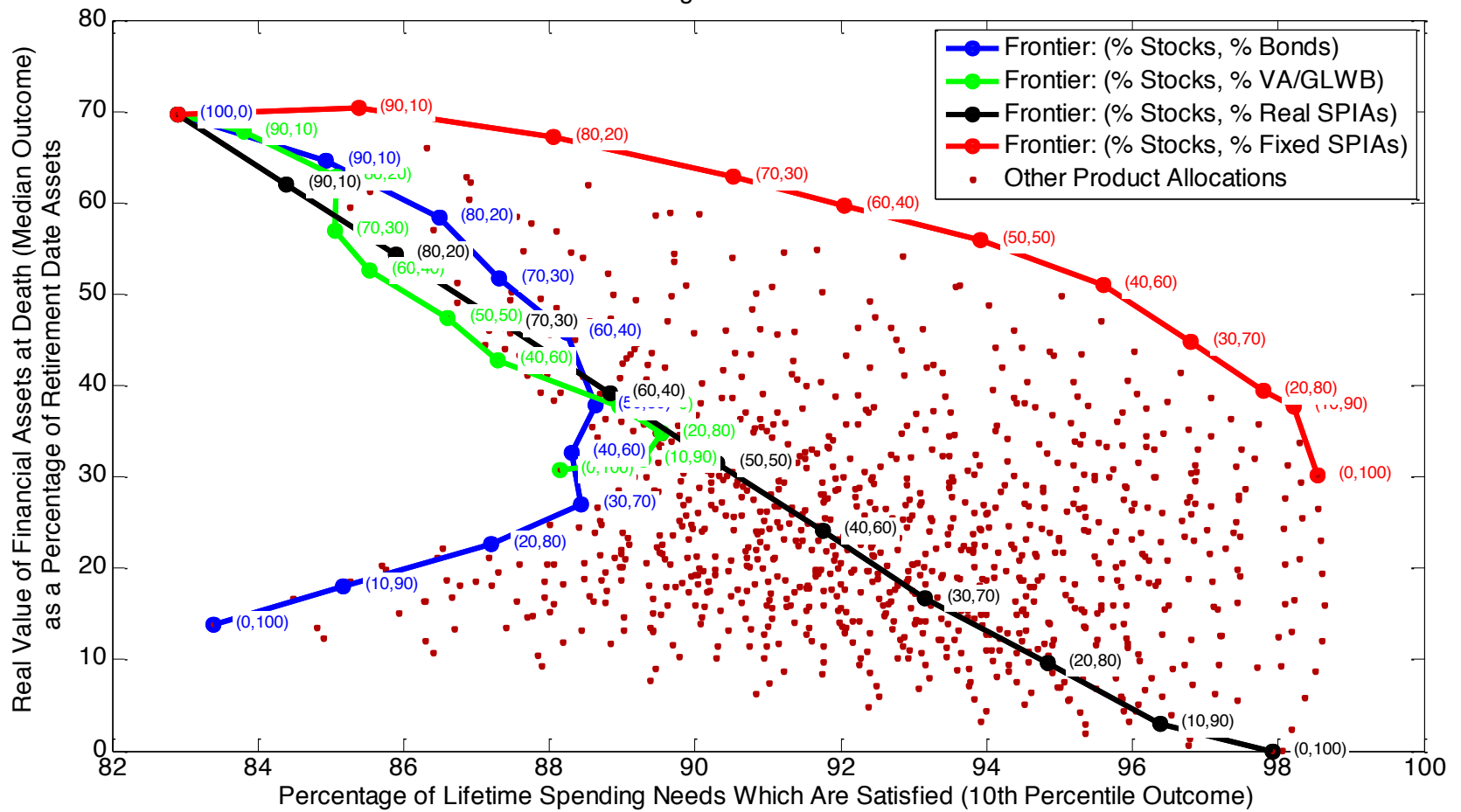
A Safer Withdrawal Plan



Safer withdrawal plan

Source: <http://www.bobsfinancialwebsite.com/SaferPlan2.html>

Figure 2
 Retirement Income Frontier for a 65-Year Old Couple
 With a 6% Lifestyle Goal, a 6% Minimum Needs Threshold, and a 2% Social Security Benefit
 As a Percentage of Retirement Date Assets



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