

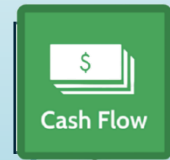


THE SOCIETY FOR FINANCIAL AWARENESS
DC Metropolitan Chapter www.dcofa.org

Navigating Uncertainty: A Federal Employee's Guide to Financial Peace of Mind



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Protection

Savings

Growth



MUST HAVE PLAN!

Especially when you are within 10 yrs. of RETIREMENT!!!!

1. What's Your Withdrawal rate need?
2. What's your targeted asset allocation?

THE TSP FUNDS: WHAT IS INSIDE?

The Lifecycle funds

| L Income | L 2030 | L 2035 | L 2040 | L 2045 | L 2050 | L 2055 | L 2060 | L 2065 | L 2070 | L 2075 |
|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|

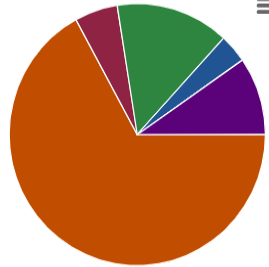
Stocks, bonds and G (savings). The Lifecycle Funds are composed of various combinations of the G, F, C, S and I funds.

The Traditional Funds

| C Fund | S Fund | I Fund | F Fund | G Fund |
|----------------------------|-----------|----------------------|----------|----------------------|
| US Stocks, Large Companies | US Stocks | International Stocks | US Bonds | Savings Type Account |

L Funds Allocation Comparison

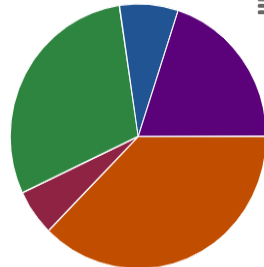
L Income



January 2026

- G Fund 67.06%
- F Fund 5.44%
- C Fund 14.30%
- S Fund 3.57%
- I Fund 9.63%

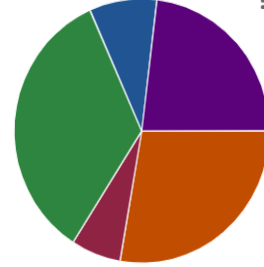
L 2030



January 2026

- G Fund 37.38%
- F Fund 5.62%
- C Fund 29.64%
- S Fund 7.41%
- I Fund 19.95%

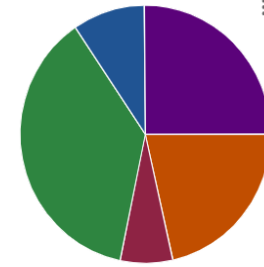
L 2035



January 2026

- G Fund 27.74%
- F Fund 6.32%
- C Fund 34.29%
- S Fund 8.57%
- I Fund 23.08%

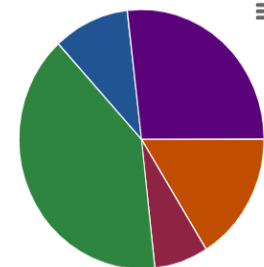
L 2040



January 2026

- G Fund 21.47%
- F Fund 6.78%
- C Fund 37.31%
- S Fund 9.33%
- I Fund 25.11%

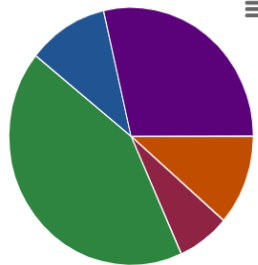
L 2045



January 2026

- G Fund 16.16%
- F Fund 7.09%
- C Fund 39.91%
- S Fund 9.98%
- I Fund 26.86%

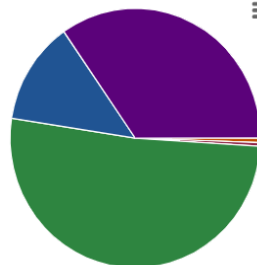
L 2050



January 2026

- G Fund 11.33%
- F Fund 6.92%
- C Fund 42.51%
- S Fund 10.63%
- I Fund 28.61%

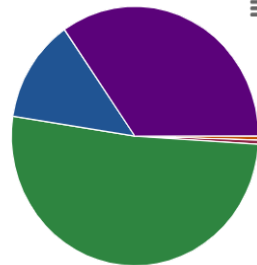
L 2055



January 2026

- G Fund 0.56%
- F Fund 0.44%
- C Fund 51.48%
- S Fund 12.87%
- I Fund 34.65%

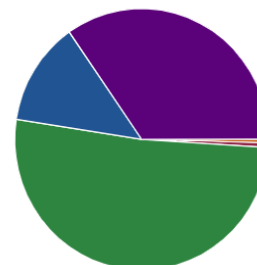
L 2060



January 2026

- G Fund 0.50%
- F Fund 0.50%
- C Fund 51.48%
- S Fund 12.87%
- I Fund 34.65%

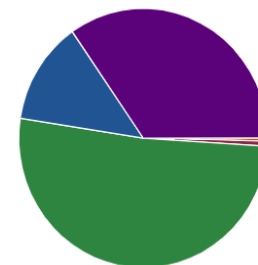
L 2065



January 2026

- G Fund 0.44%
- F Fund 0.56%
- C Fund 51.48%
- S Fund 12.87%
- I Fund 34.65%

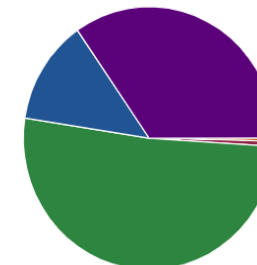
L 2070



January 2026

- G Fund 0.36%
- F Fund 0.64%
- C Fund 51.48%
- S Fund 12.87%
- I Fund 34.65%

L 2075



January 2026

- G Fund 0.36%
- F Fund 0.64%
- C Fund 51.48%
- S Fund 12.87%
- I Fund 34.65%

Recent Investment Returns for the TSP Funds

Rates of return as of November 30, 2025

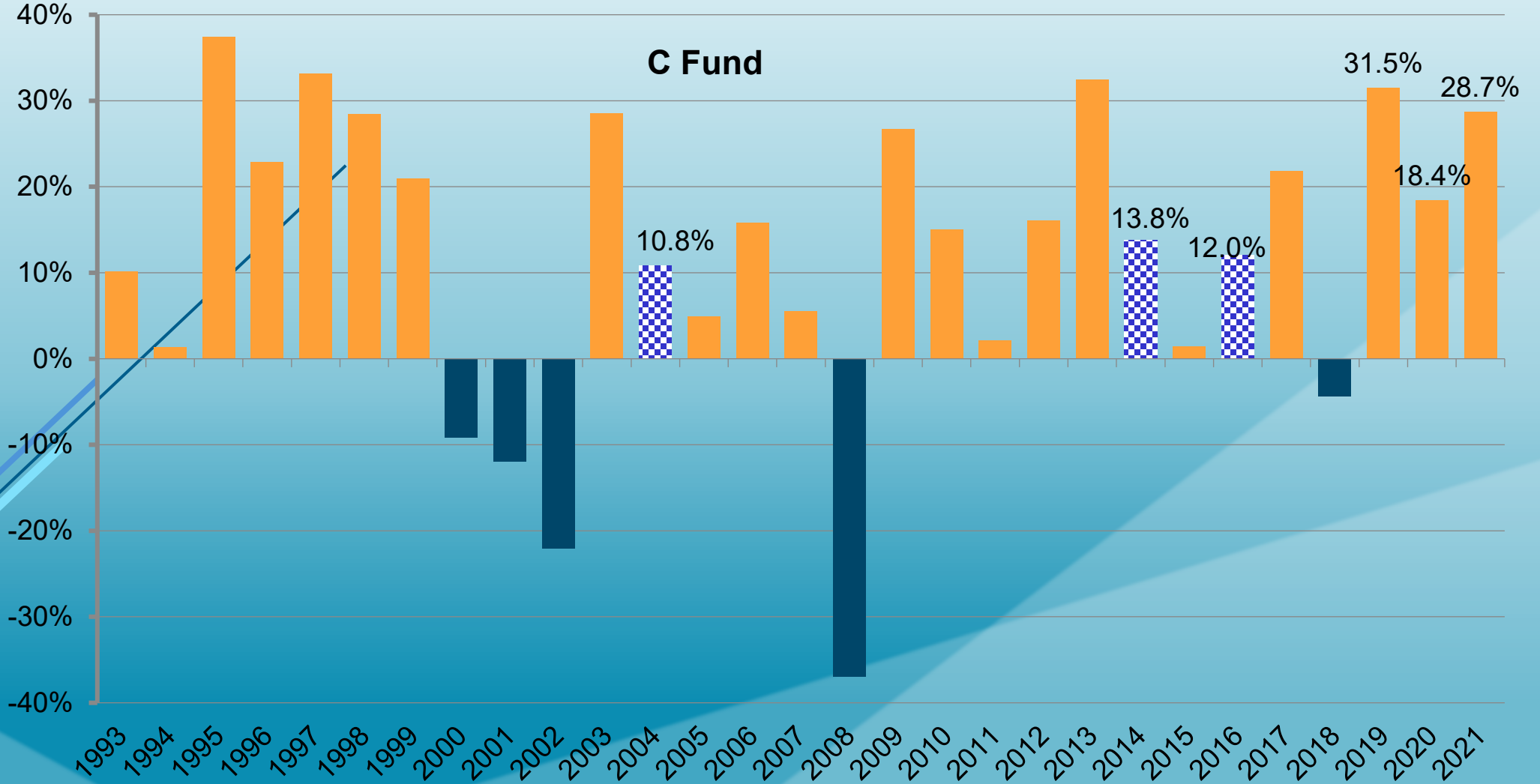
| Year | G Fund Bond/US Govt. Short Term | F Fund Bond/US Intermediate | C Fund Stocks – Large US Companies (S&P 500) | S Fund Stocks – Small and Medium US Companies | I Fund Stocks - International |
|------------------------|--|--|--|---|--|
| Inception date | 4/1/1987 | 1/29/1988 | 1/29/1988 | 5/1/2001 | 5/1/2001 |
| 1 year | 4.46% | 5.65% | 14.96% | 4.08% | 24.91% |
| 3 year | 4.35% | 4.54% | 20.52% | 15.31% | 15.91% |
| 5 year | 3.42% | -0.22% | 15.24% | 7.85% | 9.75% |
| 10 year | 2.74% | 2.10% | 14.60% | 10.66% | 8.15% |
| Since inception | 4.65% | 5.32% | 11.36% | 9.47% | 5.90% |

Volatility Illustrated: There Are Not Many “Average” Years for the Stock Market

TSP C Fund Calendar Year Returns, 1993 to 2021

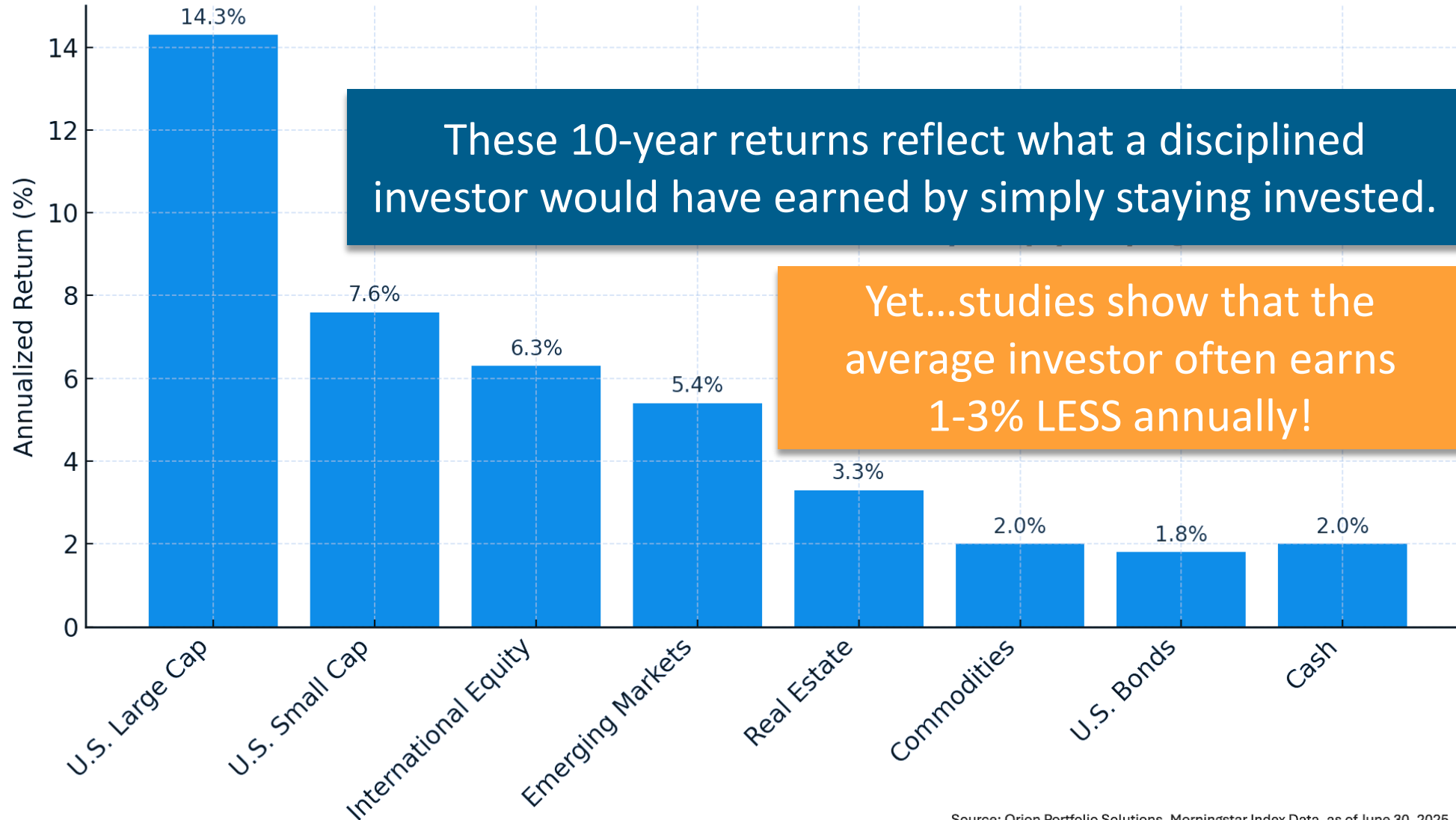
The Average Annual Return for the C Fund was 12.3% for the 29-year period. But there were only three years when the returns were close to the average (+1.5% to -1.5%). The returns for all the other years were much higher or lower. That is an example of “volatility,” the high variation in returns compared to the average.

Note: The data assumes no further contributions and reinvestment of all income. It does not account for taxes. Standard & Poor's 500 Index. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Past performance is no guarantee of future performance. All investments involve the risk of loss. Source: TSP.gov



Behavior Drives Results

10-Year Annualized Returns by Asset Class (as of 6/30/2025)



These 10-year returns reflect what a disciplined investor would have earned by simply staying invested.

Yet...studies show that the average investor often earns 1-3% LESS annually!

Not because of poor investments ... But because of poor timing!

Asset Class Returns

| 2010-2024 | | | | | | | | | | | | | | | | | |
|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Ann. | Vol. | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | YTD |
| Large Cap | Small Cap | REITs | REITs | REITs | Small Cap | REITs | REITs | Small Cap | EM Equity | Cash | Large Cap | Small Cap | REITs | Com dty. | Large Cap | Large Cap | DM Equity |
| 13.9% | 20.6% | 27.9% | 8.3% | 19.7% | 38.8% | 28.0% | 2.8% | 21.3% | 37.8% | 1.8% | 31.5% | 20.0% | 41.3% | 16.1% | 26.3% | 25.0% | 19.9% |
| Small Cap | EM Equity | Small Cap | Fixed Income | High Yield | Large Cap | Large Cap | Large Cap | High Yield | DM Equity | Fixed Income | REITs | EM Equity | Large Cap | Cash | DM Equity | Small Cap | EM Equity |
| 10.3% | 17.9% | 26.9% | 7.8% | 19.6% | 32.4% | 13.7% | 1.4% | 14.3% | 25.6% | 0.0% | 28.7% | 18.7% | 28.7% | 1.5% | 18.9% | 11.5% | 15.6% |
| REITs | REITs | EM Equity | High Yield | EM Equity | DM Equity | Fixed Income | Fixed Income | Large Cap | Large Cap | REITs | Small Cap | Large Cap | Com dty. | High Yield | Small Cap | Asset Alloc. | Asset Alloc. |
| 9.4% | 16.8% | 19.2% | 3.1% | 18.6% | 23.3% | 6.0% | 0.5% | 12.0% | 21.8% | -4.0% | 25.5% | 18.4% | 27.1% | -12.7% | 16.9% | 10.0% | 7.0% |
| Asset Alloc. | DM Equity | Com dty. | Large Cap | DM Equity | Asset Alloc. | Asset Alloc. | Cash | Com dty. | Small Cap | High Yield | DM Equity | Asset Alloc. | Small Cap | Fixed Income | Asset Alloc. | High Yield | High Yield |
| 7.2% | 16.5% | 16.8% | 2.1% | 17.9% | 14.9% | 5.2% | 0.0% | 11.8% | 14.6% | -4.1% | 22.7% | 10.6% | 14.8% | -13.0% | 14.1% | 9.2% | 6.8% |
| High Yield | Com dty. | Large Cap | Cash | Small Cap | High Yield | Small Cap | DM Equity | EM Equity | Asset Alloc. | Large Cap | Asset Alloc. | DM Equity | Asset Alloc. | Asset Alloc. | High Yield | EM Equity | Large Cap |
| 5.9% | 16.1% | 15.1% | 0.1% | 16.3% | 7.3% | 4.9% | -0.4% | 11.6% | 14.6% | -4.4% | 19.5% | 8.3% | 13.5% | -13.9% | 14.0% | 8.1% | 6.2% |
| DM Equity | Large Cap | High Yield | Asset Alloc. | Large Cap | REITs | Cash | Asset Alloc. | REITs | High Yield | Asset Alloc. | EM Equity | Fixed Income | DM Equity | DM Equity | REITs | Com dty. | Com dty. |
| 5.7% | 15.1% | 14.8% | -0.7% | 16.0% | 2.9% | 0.0% | -2.0% | 8.6% | 10.4% | -5.8% | 18.9% | 7.5% | 11.8% | -14.0% | 11.4% | 5.4% | 5.5% |
| EM Equity | Asset Alloc. | Asset Alloc. | Small Cap | Asset Alloc. | Cash | High Yield | High Yield | Asset Alloc. | REITs | Small Cap | High Yield | High Yield | High Yield | Large Cap | EM Equity | Cash | Fixed Income |
| 3.4% | 10.4% | 13.3% | -4.2% | 12.2% | 0.0% | 0.0% | -2.7% | 8.3% | 8.7% | -11.0% | 12.6% | 7.0% | 1.0% | -18.1% | 10.3% | 5.3% | 4.0% |
| Fixed Income | High Yield | DM Equity | DM Equity | Fixed Income | Fixed Income | EM Equity | Small Cap | Fixed Income | Fixed Income | Com dty. | Fixed Income | Cash | Cash | EM Equity | Fixed Income | REITs | Cash |
| 2.4% | 9.4% | 8.2% | -11.7% | 4.2% | -2.0% | -1.8% | -4.4% | 2.6% | 3.5% | -11.2% | 8.7% | 0.5% | 0.0% | -19.7% | 5.5% | 4.9% | 2.1% |
| Cash | Fixed Income | Fixed Income | Com dty. | Cash | EM Equity | DM Equity | EM Equity | DM Equity | Com dty. | DM Equity | Com dty. | Com dty. | Fixed Income | Small Cap | Cash | DM Equity | REITs |
| 1.2% | 4.7% | 6.5% | -13.3% | 0.1% | -2.3% | -4.5% | -14.6% | 1.5% | 1.7% | -13.4% | 7.7% | -3.1% | -1.5% | -20.4% | 5.1% | 4.3% | 1.8% |
| Com dty. | Cash | Cash | EM Equity | Com dty. | Com dty. | Com dty. | Com dty. | Cash | Cash | EM Equity | Cash | REITs | EM Equity | REITs | Com dty. | Fixed Income | Small Cap |
| -1.0% | 0.9% | 0.1% | -18.2% | -1.1% | -9.5% | -17.0% | -24.7% | 0.3% | 0.8% | -14.2% | 2.2% | -5.1% | -2.2% | -24.9% | -7.9% | 1.3% | -1.8% |

Source: Blackrock via AE Wealth Management

ASSET ALLOCATION

Choosing Your Investment Mix

Consider...

Risk and Return

Buy and Hold

Diversify



F, C, S, I



G



Time = Sustained Risk

Review and Rebalance

Understanding the 4% Withdrawal Rule

If an investor withdraws a fixed percentage of their assets annually for retirement expenses, what is the likelihood that they will not outlive their savings?

| Withdrawal Rate | 100/0 | 75/25 | 50/50 | 25/75 | 0/100 |
|------------------------|--------------|--------------|--------------|--------------|--------------|
| 3% | 100% | 100% | 100% | 100% | 84% |
| 4% | 98% | 100% | 96% | 80% | 35% |
| 5% | 80% | 82% | 67% | 31% | 22% |
| 6% | 62% | 60% | 51% | 22% | 11% |
| 7% | 55% | 45% | 22% | 7% | 2% |
| 8% | 44% | 35% | 9% | 0% | 0% |

Step #1:

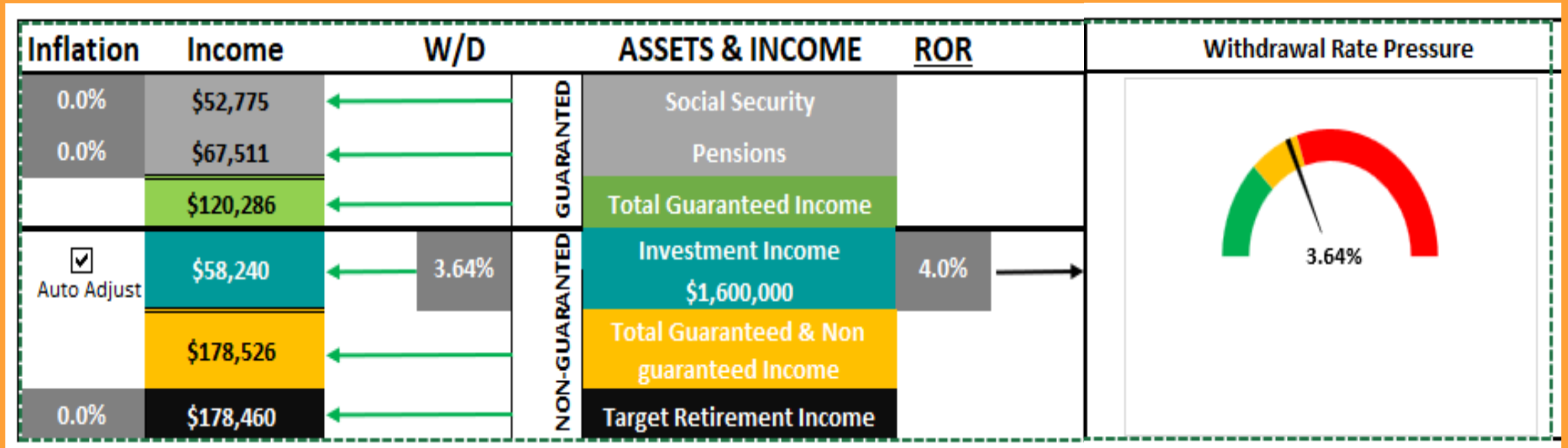
Understanding Your Target Retirement Income (TRI)

| | |
|-------------------------------------|------------------|
| Gross Income – Spouse A | \$150,000 |
| Gross Income - Spouse B | \$100,000 |
| Total Gross Income | \$250,000 |
| Less | |
| TSP/401(k) | \$27,000 |
| TSP/401(k) | \$27,000 |
| Social Security | \$17,540 |
| Savings | \$0 |
| Mortgage | \$0 |
| Roth TSP | \$0 |
| Roth | \$0 |
| Non/Qualified IRA | \$0 |
| College | \$0 |
| Credit Cards | \$0 |
| Tax Equivalent | \$0 |
| Total Payments | \$71,540 |
| Target Retirement Income | \$178,460 |

Step #2: Understanding Your Investment Income Need

| | |
|---------------------------------|-----------------|
| Target Retirement Income | \$178,460 |
| Social Security | (\$52,775) |
| Pension | (\$67,511) |
| Investment Income Needed | \$58,174 |

Step #3: Understanding Your Withdrawal Rate Pressure



Asset Allocation

| Lifecycle Fund | Stocks | Bonds |
|----------------|--------|-------|
| L-2050 | 84% | 16% |
| L-2030 | 64% | 36% |
| L-Income | 25% | 75% |

Asset Allocation

Percent \$ Value

TSP: \$1,208,000
CJC Annuity:

How are you Invested In TSP:

| | | Allocation (%) | Contribution (\$) |
|---------|--------|----------------|-------------------|
| C Fund: | | 30 | 362400 |
| S Fund: | | | |
| I Fund: | | | |
| F Fund: | | | |
| G Fund: | | 25 | 302000 |
| L Fund: | L 2025 | 15 | 181200 |
| L Fund: | L 2030 | 30 | 362400 |
| L Fund: | | | |
| Total | | 100.0 | \$1,208,000 |

Asset Allocation

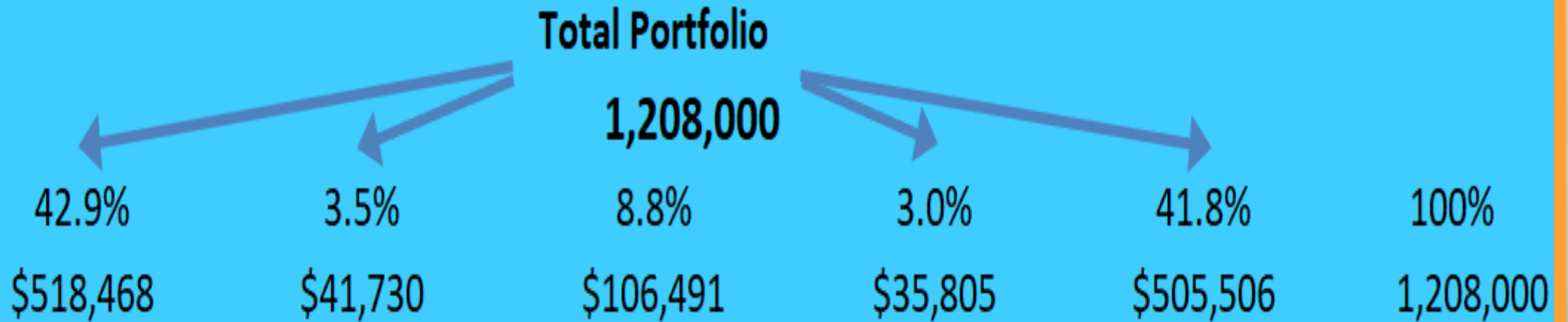
1 – Current TSP 55% / 45%

\$1,208,000



| 42.9% | 3.5% | 8.8% | 3.0% | 41.8% |
|-----------|----------|-----------|----------|-----------|
| C | S | I | F | G |
| \$518,468 | \$41,730 | \$106,491 | \$35,805 | \$505,506 |
| 0% | 0% | 0% | 0% | 0% |
| \$0 | \$0 | \$0 | \$0 | \$0 |

Asset Allocation

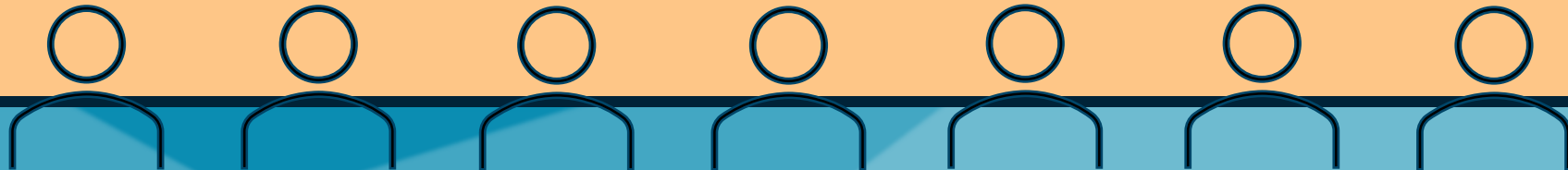


| | C Fund | S Fund | I Fund | F Fund | G Fund | |
|------------|-----------|----------|----------|----------|-----------|---------|
| L 2025 | \$44,557 | \$11,615 | \$30,242 | \$11,198 | \$83,588 | 181,200 |
| L 2030 | \$111,510 | \$30,115 | \$76,249 | \$24,607 | \$119,918 | 362,400 |
| Individual | \$362,400 | \$0 | \$0 | \$0 | \$302,000 | 664,400 |

Have you heard....

The CLOSER you get
to retirement...

The MORE
conservative
you get

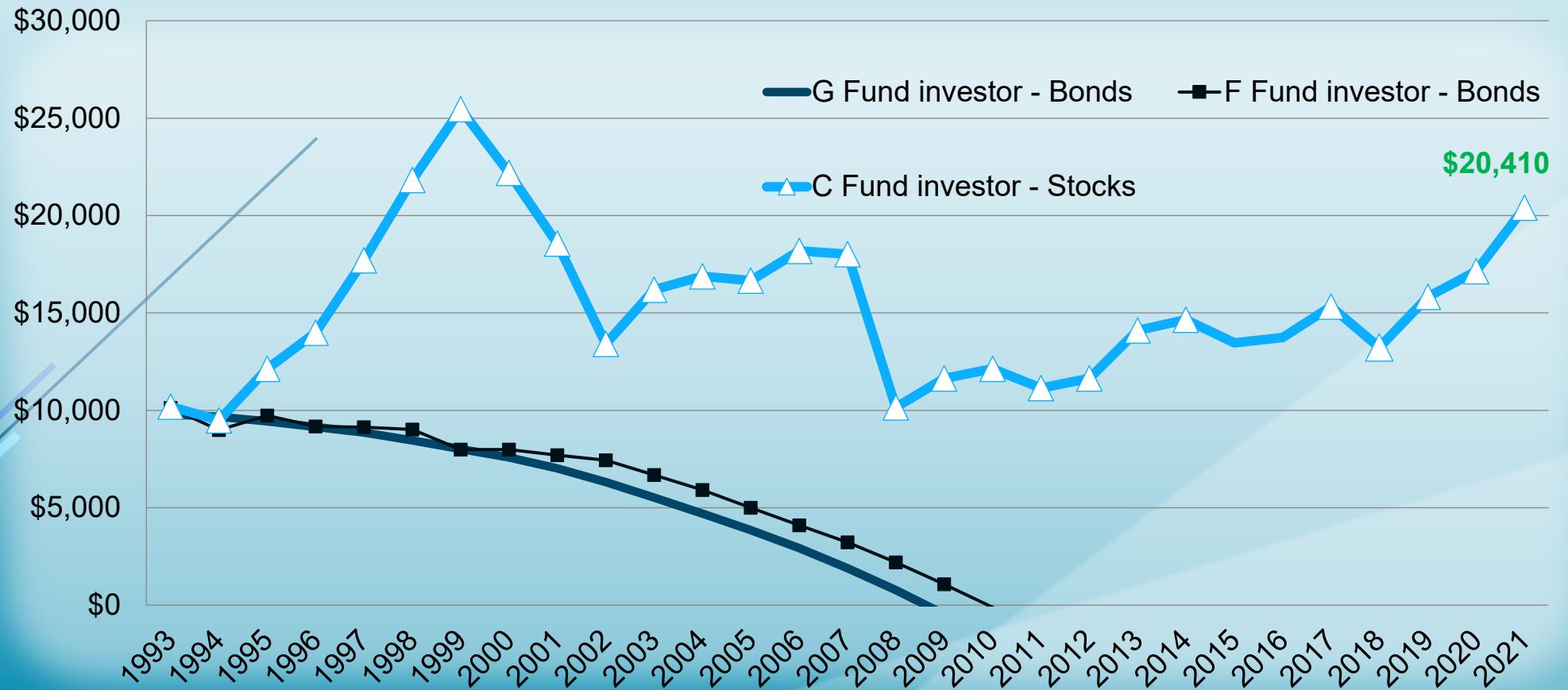


Loss of Purchasing Power: What Happens When You Start Spending?

Example:

At the beginning of 1993, retirees Bill, Jack and Mary each have \$10,000 in the TSP. They each invest in one fund: Bill in G, Jack in F and Mary in C.

They annually withdraw enough to buy 2000 first class stamps (after paying taxes of 30%).



Note: This is for illustration purposes only. Past performance is no guarantee of future performance.

All investments involve the risk of loss. The data assumes reinvestment of all income.

Problem: Sequence of Return Risk

| Year | BOY Balance | Return | Withdrawal | EOY Balance |
|------|-------------|---------|------------|-------------|
| 1973 | \$1,000,000 | -14.67% | \$79,713 | \$785,281 |
| 1974 | \$785,281 | -26.31% | \$79,713 | \$519,934 |
| 1975 | \$519,934 | 37.14% | \$79,713 | \$603,719 |
| 1976 | \$603,719 | 23.81% | \$79,713 | \$648,772 |
| 1977 | \$648,772 | - 7.19% | \$79,713 | \$528,144 |
| 1978 | \$528,144 | 6.52% | \$79,713 | \$477,670 |
| 1979 | \$477,670 | 18.45% | \$79,713 | \$471,380 |
| 1980 | \$471,380 | 32.45% | \$79,713 | \$518,764 |
| 1981 | \$518,764 | - 4.88% | \$79,713 | \$417,625 |
| 1982 | \$417,625 | 21.50% | \$79,713 | \$410,564 |

| Year | BOY Balance | Return | Withdrawal | EOY Balance |
|---------------------|-------------|--------|-------------|-------------|
| 1983 | \$410,564 | 22.46% | \$79,713 | \$405,161 |
| 1984 | \$405,161 | 6.22% | \$79,713 | \$345,691 |
| 1985 | \$345,691 | 31.64% | \$79,713 | \$350,134 |
| 1986 | \$350,134 | 18.62% | \$79,713 | \$320,774 |
| 1987 | \$320,774 | 5.18% | \$79,713 | \$253,548 |
| 1988 | \$253,548 | 16.61% | \$79,713 | \$202,710 |
| 1989 | \$202,710 | 31.69% | \$79,713 | \$161,975 |
| 1990 | \$161,975 | -3.10% | \$79,713 | \$79,713 |
| 1991 | \$79,713 | 30.47% | \$79,713 | \$ 0 |
| 19 Yrs. Average ROR | | 12.98% | \$1,514,547 | DEPLETED |

COMPARE

1973 - 1991

1991 - 1973

Courtesy of Leap Systems

Figure 2: Forward running return sequence of \$1,000,000 – S&P 500 portfolio with annual withdrawals of \$79,713
Other starting years, rate of return sequences, market indexes, and life horizons will produce different results.

Problem: Sequence of Return Risk

| Year | BOY Balance | Return | Withdrawal | EOY Balance |
|------|-------------|--------|------------|-------------|
| 1991 | \$1,000,000 | 30.47% | \$79,713 | \$1,200,698 |
| 1990 | \$1,200,698 | -3.10% | \$79,713 | \$1,086,235 |
| 1989 | \$1,086,235 | 31.69% | \$79,713 | \$1,325,489 |
| 1988 | \$1,325,489 | 16.61% | \$79,713 | \$1,452,699 |
| 1987 | \$1,452,699 | 5.18% | \$79,713 | \$1,444,107 |
| 1986 | \$1,444,107 | 18.62% | \$79,713 | \$1,618,444 |
| 1985 | \$1,618,444 | 31.84% | \$79,713 | \$2,028,663 |
| 1984 | \$2,028,663 | 6.22% | \$79,713 | \$2,070,174 |
| 1983 | \$2,070,174 | 22.46% | \$79,713 | \$2,437,519 |
| 1982 | \$2,437,519 | 21.50% | \$79,713 | \$2,864,734 |

| Year | BOY Balance | Return | Withdrawal | EOY Balance |
|---------------------|-------------|---------|-------------|-------------|
| 1981 | \$2,864,734 | -4.88% | \$79,713 | \$2,649,112 |
| 1980 | \$2,649,112 | 32.45% | \$79,713 | \$3,403,169 |
| 1979 | \$3,403,169 | 18.45% | \$79,713 | \$3,939,634 |
| 1978 | \$3,939,634 | 6.52% | \$79,713 | \$4,108,392 |
| 1977 | \$4,108,392 | -7.19% | \$79,713 | \$3,739,017 |
| 1976 | \$3,739,017 | 23.81% | \$79,713 | \$4,530,585 |
| 1975 | \$4,530,585 | 37.14% | \$79,713 | \$6,103,925 |
| 1974 | \$6,103,925 | -26.31% | \$79,713 | \$4,439,925 |
| 1973 | \$4,439,925 | -14.67% | \$79,713 | \$3,719,986 |
| 19 Yrs. Average ROR | | 12.98% | \$1,514,547 | \$3,719,986 |

COMPARE

1973 - 1991

1991 - 1973

Courtesy of Leap Systems

Figure 3: Backward running return sequence of \$1,000,000 - S&P 500 portfolio with annual withdrawals of \$79,713
Other starting years, rate of return sequences, market indexes, and life horizons will produce different results.

Solution: Sequence Defense

| Year | BOY Balance | Return | Withdrawal | EOY Balance |
|------|-------------|---------|------------|-------------|
| 1973 | \$1,000,000 | -14.67% | \$79,713 | \$ 785,281 |
| 1974 | \$ 785,281 | -26.31% | \$ 0 | \$ 578,673 |
| 1975 | \$ 578,673 | 37.14% | \$ 0 | \$ 793,593 |
| 1976 | \$ 793,593 | 23.81% | \$79,713 | \$ 883,855 |
| 1977 | \$ 883,855 | -7.19% | \$79,713 | \$ 746,324 |
| 1978 | \$ 746,324 | 6.52% | \$ 0 | \$ 794,984 |
| 1979 | \$ 794,984 | 18.45% | \$79,713 | \$ 847,239 |
| 1980 | \$ 847,239 | 32.45% | \$79,713 | \$1,016,588 |
| 1981 | \$1,016,588 | -4.88% | \$79,713 | \$ 891,155 |
| 1982 | \$ 891,155 | 21.50% | \$ 0 | \$1,082,754 |

| Year | BOY Balance | Return | Withdrawal | EOY Balance |
|---------|-------------|--------|-------------|-------------|
| 1983 | \$1,082,754 | 22.46% | \$79,713 | \$1,228,324 |
| 1984 | \$1,228,324 | 6.22% | \$79,713 | \$1,220,054 |
| 1985 | \$1,220,054 | 31.64% | \$79,713 | \$1,501,145 |
| 1986 | \$1,501,145 | 18.62% | \$79,713 | \$1,686,103 |
| 1987 | \$1,686,103 | 5.18% | \$79,713 | \$1,689,601 |
| 1988 | \$1,689,601 | 16.61% | \$79,713 | \$1,877,290 |
| 1989 | \$1,877,290 | 31.69% | \$79,713 | \$2,367,229 |
| 1990 | \$2,367,229 | -3.10% | \$79,713 | \$2,126,603 |
| 1991 | \$2,126,603 | 30.47% | \$ 0 | \$2,892,002 |
| 19 Yrs. | Average ROR | 12.98% | \$1,115,982 | \$2,892,002 |

COMPARE

NO DEFENSE

WITH DEFENSE



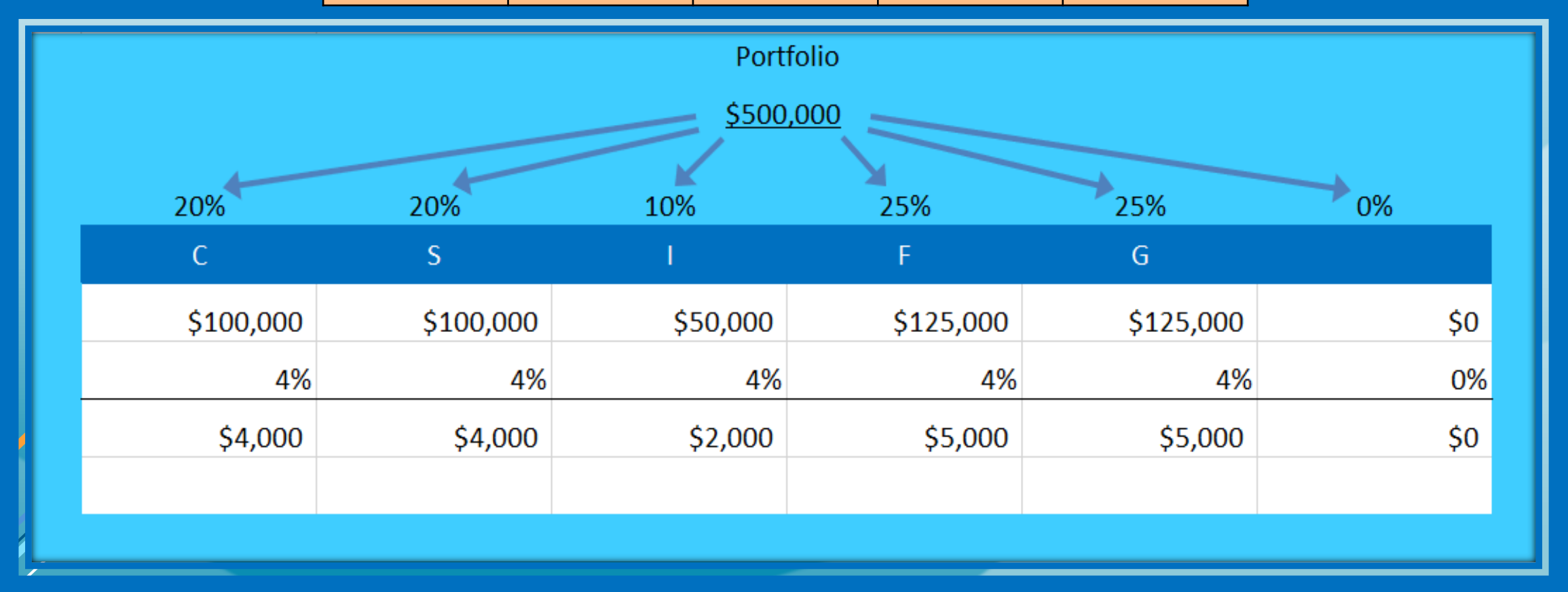
Courtesy of Leap Systems

\$398,565 funded from Sequence Defense Resources. Total withdrawal of \$1,514,547.

Figure 6: Same sequence with withdrawals from portfolio in green. Sequence Defense employed following down year. Other starting years, rate of return sequences, market indexes, and life horizons will produce different results.

Example: What if You Had to take Distributions in 2022 ?

| G Fund | F Fund | C Fund | S Fund | I Fund |
|--------|---------|---------|---------|---------|
| 2.98% | -12.83% | -18.13% | -26.26% | -13.94% |



TSP Fund - 2

| Year | G Fund | F Fund | C Fund | S Fund | I Fund |
|------|--------|---------|---------|---------|---------|
| 2022 | 2.98% | -12.83% | -18.13% | -26.26% | -13.94% |
| 2018 | 2.91% | 0.15% | -4.41% | -9.26% | -13.43% |
| 2008 | 3.75% | 5.45% | -36.99% | -38.32% | -42.43% |
| 2002 | 5.00% | 10.27% | -22.05% | -18.14% | -15.98% |
| 2001 | 5.39% | 8.61% | -11.94% | | |
| 2000 | 6.42% | 11.67% | -9.14% | | |

What Type of Fed Are You?

Do It Yourselfer

You love coming to financial seminars.

You can't wait to be your own full-time advisor in retirement.

Not Sure

You can handle the finances but not sure you want to.

You can tolerate financial speak but unclear if you want to think about this in retirement.

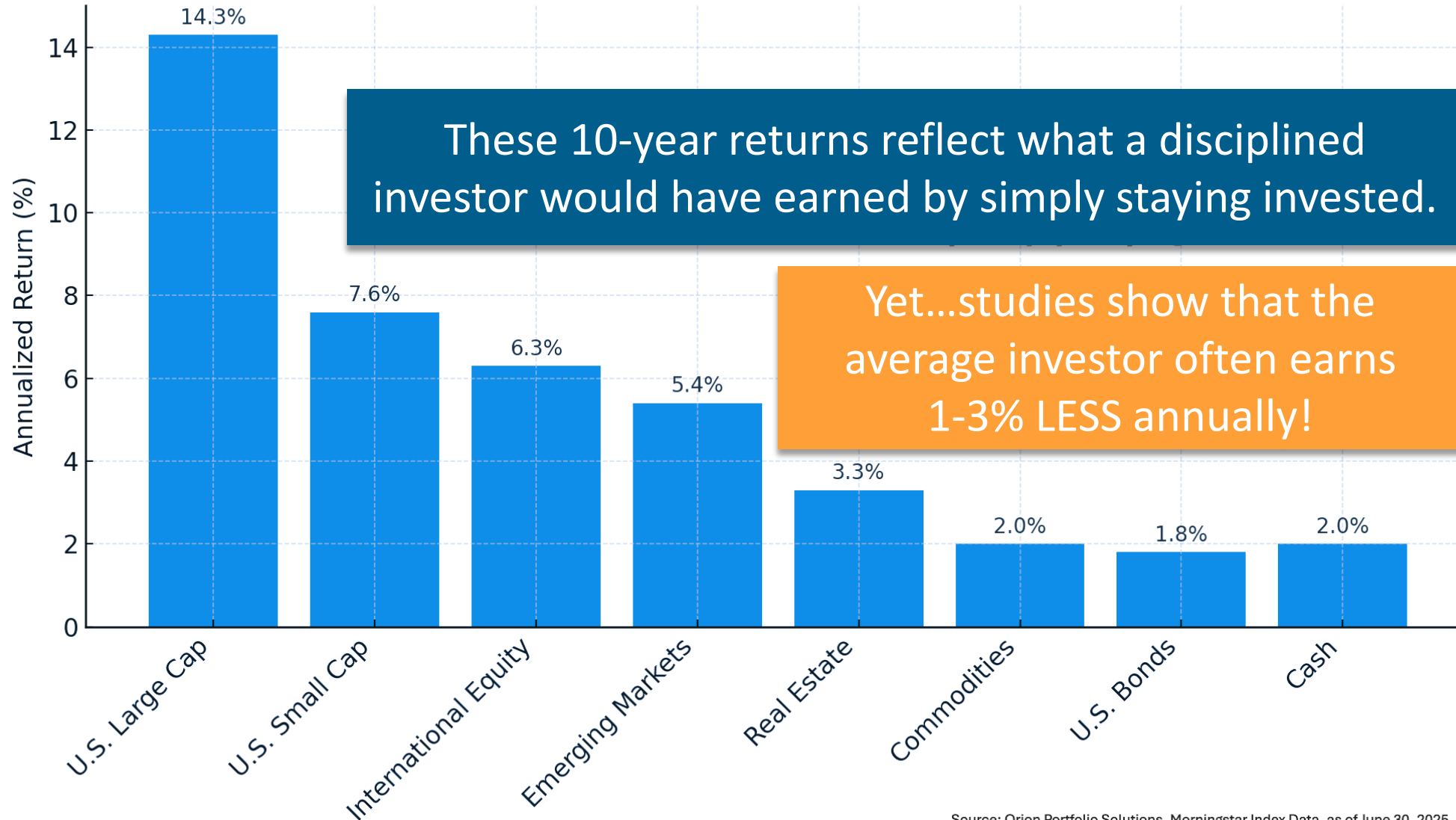
100% I'm Not Doing It!

You are in pursuit of finding the right advisor and relationships matter to you.

Have you ever had someone tell you "Oh it's not hard, you can do it."

Behavior Drives Results

10-Year Annualized Returns by Asset Class (as of 6/30/2025)



These 10-year returns reflect what a disciplined investor would have earned by simply staying invested.

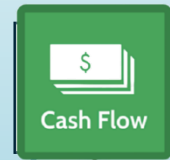
Yet...studies show that the average investor often earns 1-3% LESS annually!

Not because of poor investments ... But because of poor timing!

ACCUMULATION

DISTRIBUTION





Protection

Savings

Growth





THE SOCIETY FOR FINANCIAL AWARENESS
DC Metropolitan Chapter www.dcsdfa.org

Thank you for your time today. Kindly fill out our feedback survey:
<https://www.surveymonkey.com/r/DCSOFASURVEY>



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