



HAWK | 100

The Ohio State University Fisher College of Business February 23, 2016

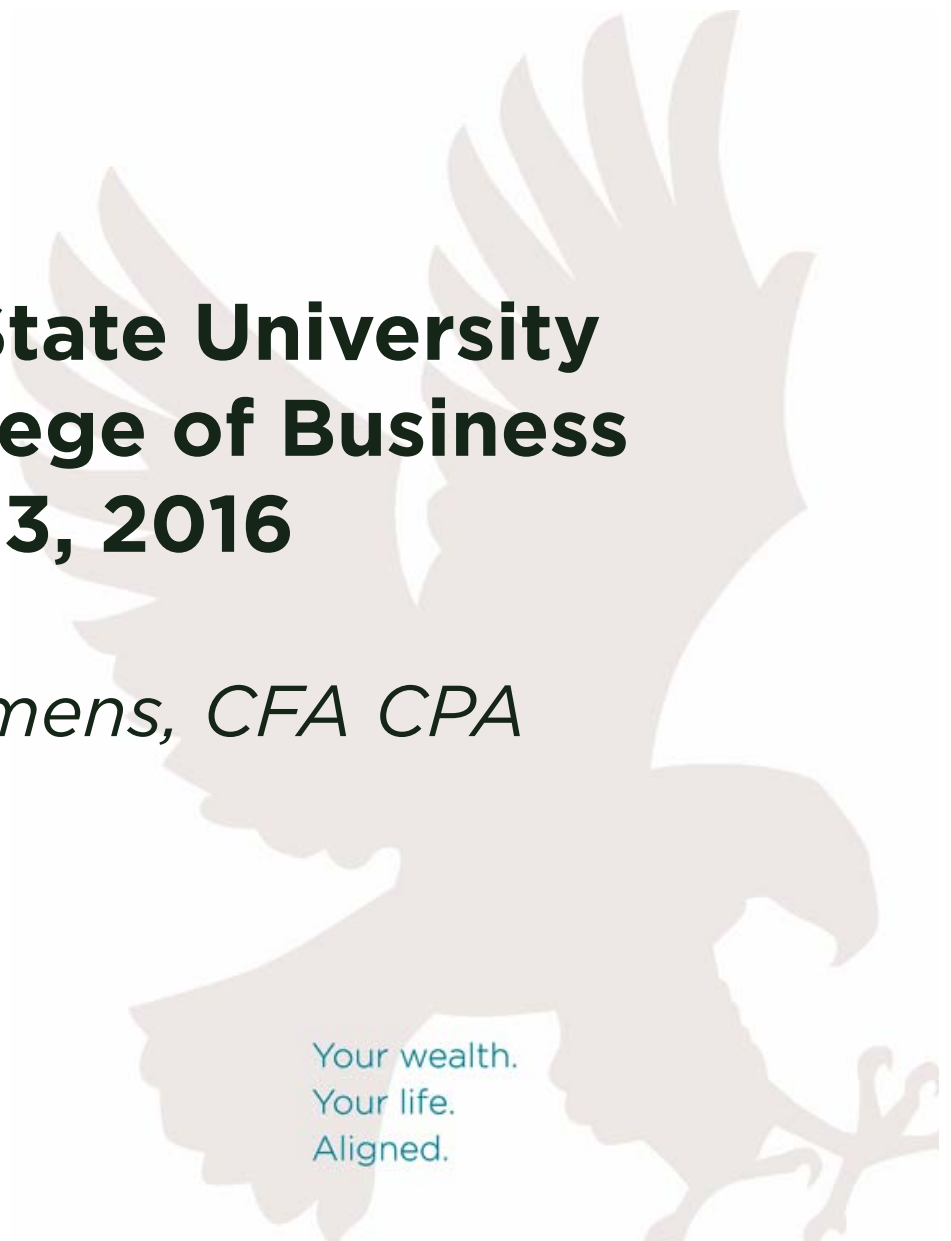
Richard Clemens, CFA CPA

6600 Perimeter Dr.
Suite 200
Dublin, Ohio 43016

614.791.4295

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Agenda.

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Save.

What and who you know.

Questions.

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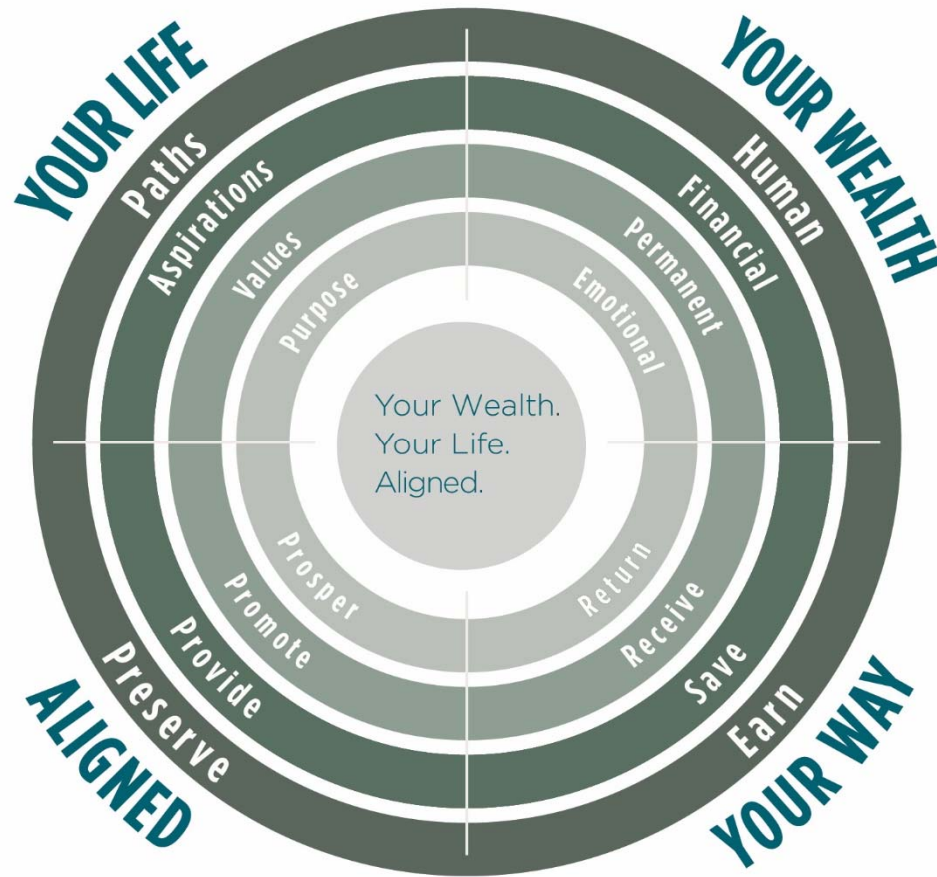


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■ HAWK100 Your Wealth Alignment Plan.SM

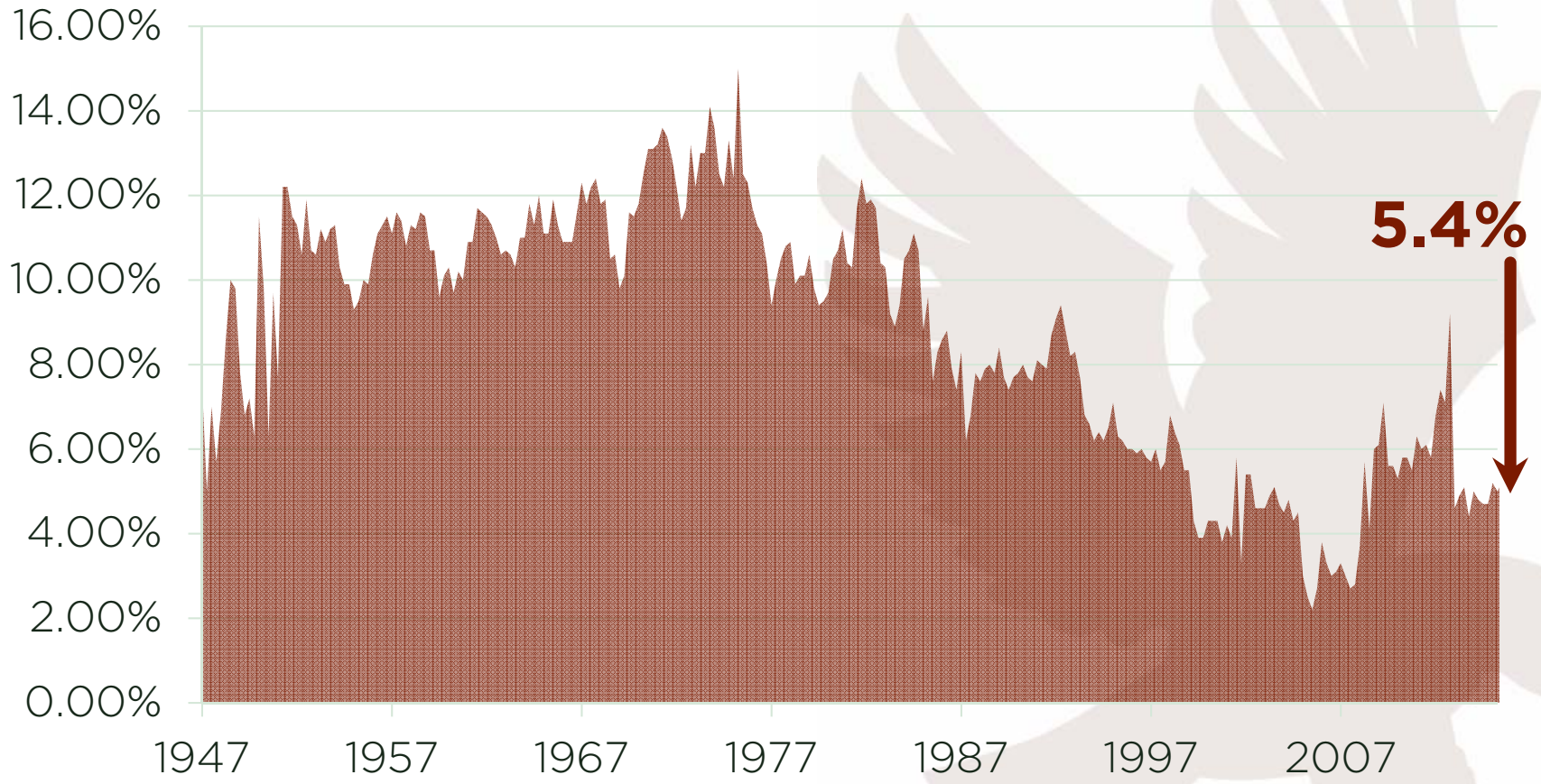


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Saving as percent of gross personal income



SOURCE: US Department of Commerce, Bureau of Economic Analysis

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Advice following college.

At the current average rate of saving as a percent of gross personal income (according to the US Department of Commerce, Bureau of Economic Analysis) how many years would investments support a standard lifestyle?

Age	Income	Spending	Saving	Real Return	Investment	Years
25	1,000	946	54	0	54	0
30	6,000	5,676	324	43	367	0
35	11,000	10,406	594	173	767	1
40	16,000	15,136	864	414	1,278	1
45	21,000	19,866	1,134	795	1,929	2
50	26,000	24,596	1,404	1,356	2,760	3
55	31,000	29,326	1,674	2,147	3,821	4
60	36,000	34,056	1,944	3,231	5,175	5
65	41,000	38,786	2,214	4,689	6,903	7
70	46,000	43,516	2,484	6,625	9,109	10
75	51,000	48,246	2,754	9,170	11,924	13
80	56,000	52,976	3,024	12,493	15,517	16
85	61,000	57,706	3,294	16,808	20,102	21
90	66,000	62,436	3,564	22,390	25,954	27

Assumes 5% rate of return in excess of inflation.

National Center for Health Statistics estimates 65 year old life expectancy is 19 years.

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CFA

CFA Institute

www.CFAInstitute.org

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I welcome your questions.

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Richard Clemens, CFA CPA, *President*
614.791.HAWK(4295)
rclemens@hawk100.com

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A large, light gray silhouette of a hawk with its wings spread, positioned on the right side of the slide. The hawk is facing right and has its talons visible.

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