

# Your Winning Retirement Plan Meeting Minutes

Topic: **Chapter 1, wrap-up; Chapter 2 – Some Fundamental Planning Facts**

Pages Covered: **(12 - 44)**

Date: **Sunday, January 9<sup>th</sup>**

Time: **4pm – 5pm Mountain Time**

## Resources

- Meeting Recording (MP4): [Link](#) (60 minutes)
- Meeting Agenda(PDF): [Link](#)
- Chapter 1, Part 1 Discussion(PDF): [Link](#)
- Meeting Minutes(PDF): [Link](#) (This document)

## Meeting Minutes

- **Review Agenda (00:00 – 03:18)**
- **Chapter 1 Discussion (03:18 – 26:15)**
  - The Hazards of Postretirement Projections
  - The Hazards of Preretirement Planning
  - Recalculation Methods
- **Chapter 2 Discussion (26:15 – 49:00)**
  - Chapter Summary
  - Spend Now and Pay Later
  - What If You Outlive Your Current Life Expectancy?
  - Inflation Really Hurts
- **Open Questions/Discussions (49:00 – 58:42)**
  - Vanguard Short-Term Inflation-Protected Securities Index Fund ETF ([VTIP](#)) discussion (49:00 – 51:02)
  - Keeping up with Inflation – Index Annuity discussion (51:02 – 54:13)
    - ArtCentrics: [More Information on Annuities](#)
  - Percent of investment in stocks discussion (54:13 – 56:08)
  - 401k vs PHNS plan (56:08 – 58:19) - Not sure what a PHNS plan is.