



**Speaker:** Louis Bojorquez, Regional Vice President – Beacon Capital Management  
Louis has advised Financial Advisors for 17 years as a Strategy Representative for large financial companies in the Capital Markets and Retirement industries. He has a presentation style that translates intricate concepts into simple, easy-to-understand strategies that can help investors (and those interested in Financial careers) plan for catastrophic Bear Markets.

**Presentation:** Volatility – The New Normal

This presentation for the Santa Margarita Catholic High School Investing class (taught by Frank Pisano) offers a different perspective to stock market investing over a 30-year retirement period. Key concepts such as the Power of Losses, Misconceptions of Annual Rates of Return & How Emotional Investing can negatively affect investor portfolios.

In addition, Markets may be efficient over time for long-term investors, but what about those at or near retirement needing the “New ROI”—Reliability of Income? Losses are more powerful than gains, and once withdrawals begin, the impact of sequence of returns will become significantly compounded.

Take this example:



80% equities / 20% fixed income

Withdrawing 5% a year indexed to actual historical inflation

Retire in 1975 – Money lasts 30 years

Retire in 1974 – Money lasts 13 years

1974 Performance of S&P 500: -26%

**Just ONE YEAR of volatility can kill a financial plan!**

Sources: Morningstar, Legg Mason. The equity allocation is represented by Ibbotson Associates Stocks, Bond, Bills and Inflation (SBBI) U.S. Large Stocks Index. The fixed income allocation is represented by the Ibbotson Associates Stocks, Bond, Bills and Inflation (SBBI) Investment Grade Fixed Income securities Index. The historical inflation is represented by Ibbotson Associates Stocks, Bond, Bills and Inflation (SBBI) U.S. Inflation Index. The indexes shown are unmanaged and are not available to investors to invest in. Unmanaged index returns do not reflect any fees, expenses or sales charges.

**Learn how Advisors create a safety net to help investors protect their gains.**

Participate in the upside potential of equities while limiting losses before they become destructive—*without the use of insurance!*

Parents of students are welcome as space is available.