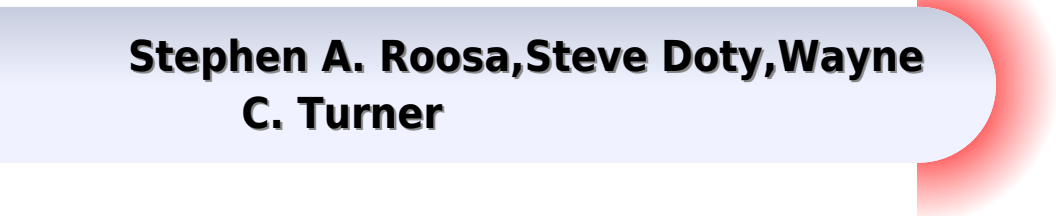


Key Competencies of a Retirement Management Analyst (RMA)

COMPETENCY	DESCRIPTION
Retirement Planning	Guides Clients in Decisions About Retirement Vehicles, Contribution Levels, Distribution Strategies, and Retirement Income Planning
Investment Management	Develops Investment Plans That Align With Clients' Retirement Goals, Risk Tolerance, and Time Horizon
Tax Planning	Provides Guidance on Tax-Efficient Withdrawal Strategies, Roth Conversions, and Other Tax Planning Techniques That Can Optimize Clients' Retirement Income
Insurance Planning	Evaluates Insurance Needs, Identify Appropriate Coverage Options, and Integrate Insurance Products Into Retirement Plans to Protect Assets and Manage Risks
Estate Planning	RMAs Help Clients Navigate Wills, Trusts, Beneficiary Designations, and Other Areas to Ensure Efficient Transfer of Assets

Concepts Of Investment And Retirement Management

**Stephen A. Roosa, Steve Doty, Wayne
C. Turner**



Concepts Of Investment And Retirement Management:

Concepts of Investment and Retirement Management Ben Bernacchi, Eleanor Bernacchi, 2013-10-01 The primary objective of this book is to provide an insight into the basic building blocks used in the development of a structured financial plan. It provides many data tables, charts, and graphs, and yes, it is technical, but so is the development of a structured financial plan. All investment decision making is about risk and uncertainty. Investment risk is a function of rising/falling inflation and rising/falling economic growth. Stocks do best when the economy is growing and inflation is falling, and bonds do best when the economy and inflation are falling. The current investment environment poses a broad range of uncertainties. Investors are now confronted with strong contrasts between conventional wisdom and unconventional insights. For example, conventional wisdom points to historical average returns for long-term investors, but unconventional insights from history tell a different story. Based on current levels of valuation, an argument could be made that the stock market is likely to deliver only modest or minimal returns in the future. The calculation of investment performance, that is, percent return of an investment security, mutual fund investment portfolio, etc., is surprisingly complex. The math isn't hard, but the assumptions used in the performance calculations have a significant impact on the return calculations. Therefore, if an investor does not understand the assumptions behind the return calculations, the return measurements used in financial plan projections may be misleading. The investor's returns lag the investment security returns resulting from a buy-high/sell-low strategy. A buy-low/sell-high algorithm is presented in this book, which provides a very high probability of increasing the investor's return. Investment management strategies may be classified as active or passive. Active management can best be described as an attempt to apply human intelligence to find good deals in the financial markets. Passive investment management makes little or no use of information that active investors seek out. Passive investors invest in broad sections of the market, asset classes, or index funds and maintain the allocation over the long term through periodic rebalancing of the asset classes. Retirement planning is an ongoing process in that the planning utilizes both the pre-retirement savings accumulation period and the retirement withdrawal period. The accumulation and withdrawal phases must not be treated as separate events but must be integrated. This book provides detailed explanations of the contribution factors used in the wealth building phase and the total present value factors used in the wealth distribution phase. Proper implementation of the respective factors will result in a high probability of achieving your retirement savings goal and not depleting the savings during the retirement phase.

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Energy Management Handbook Stephen A. Roosa,Steve Doty,Wayne C. Turner,2020-12-17 This comprehensive handbook is recognized as the definitive stand alone energy manager s desk reference used by tens of thousands of professionals throughout the energy management industry This new ninth edition includes new chapters on energy management controls systems compressed air systems renewable energy and carbon reduction There are major updates to chapters on energy auditing lighting systems boilers and fired systems steam and condensate systems green buildings waste heat recovery indoor air quality utility rates natural gas purchasing commissioning financing and performance contracting and much more with numerous new and updated illustrations charts calculation procedures and other helpful working aids

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Financial Planning Fundamentals Jill Booker,2006

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