

ASSET STRATEGY

Helping You Create, Manage, Protect, & Distribute Wealth®

2026

RETIREMENT & INFLATION

WHAT TO KNOW AND HOW TO PREPARE

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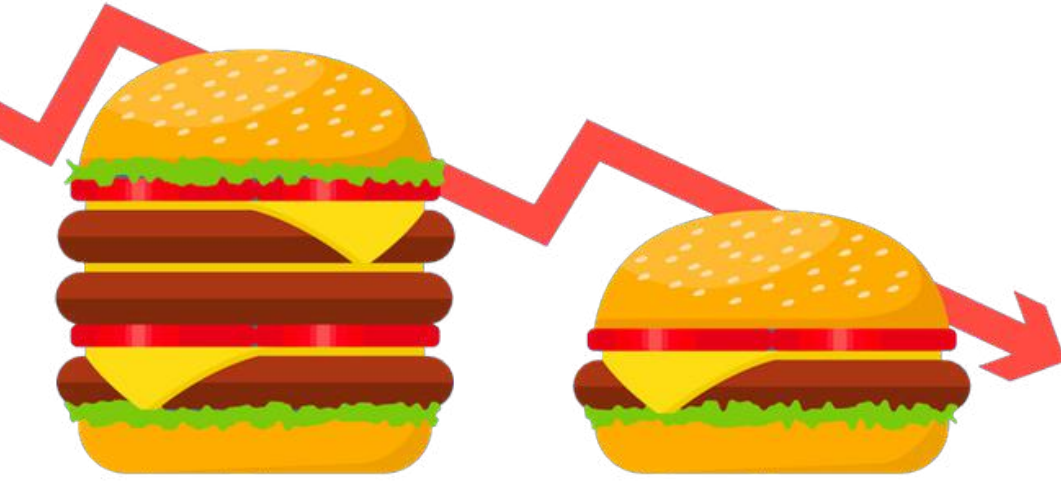
Understanding Inflation

Inflation is a general increase in the prices of goods and services in an economy. This is usually measured using the consumer price index (CPI). When the general price level rises, each unit of currency buys fewer goods and services; consequently, inflation corresponds to a reduction in the purchasing power of money.

Inflation is correlated with the value of the currency itself. Throughout history, when currency was linked to gold, if new gold deposits were discovered, the price of gold and the value of currency would fall, causing the prices of all other things to rise.

Inflation is an inconvenience that hits us all in the wallet every time we go to the grocery store or fill up our cars. The illustration below depicts how the many different ingredients that are in cheeseburgers have increased in price, therefore making the burger smaller over time as the \$5.99 price remains the same.

For example: Select ingredients in the cheeseburger could have risen in price, such as: ¹



- **Bread Roll: +2.6%**
- **Lettuce: +4.1%**
- **Tomatoes: +1.3%**
- **Bacon: +3.8%**
- **Ground Beef: +5.9%**
- **Sauce/Condiments: +2.4%**

\$5.99
Without Inflation

\$5.99
With Inflation

These percentages are based on the U.S. Bureau of Labor Statistics, Consumer Price Index average food price data from Jan 2025 to Jan 2026, used for illustrative purposes.

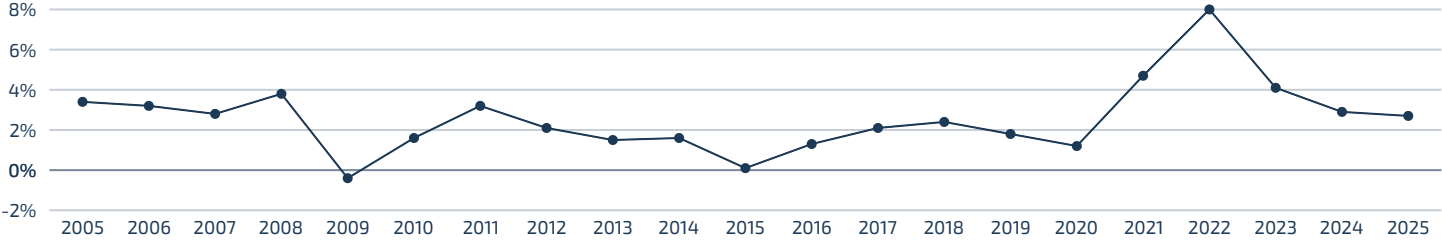
1. <https://www.bls.gov/cpi> as of 2.26.2026

The Last 20 Years of Inflation Rates

The table shows annual inflation rates from 2000 through 2025 based on the Consumer Price Index published by the U.S. Bureau of Labor Statistics. ²

	January	February	March	April	May	June	July	August	September	October	November	December	Average
2005	3.0%	3.0%	3.1%	3.5%	2.8%	2.5%	3.2%	3.6%	4.7%	4.3%	3.5%	3.4%	3.4%
2006	4.0	3.6	3.4	3.5	4.2	4.3	4.1	3.8	2.1	1.3	2.0	2.5	3.2
2007	2.1	2.4	2.8	2.6	2.7	2.7	2.4	2.0	2.8	3.5	4.3	4.1	2.8
2008	4.3	4.0	4.0	3.9	4.2	5.0	5.6	5.4	4.9	3.7	1.1	0.1	3.8
2009	0.0	0.2	-0.4	-0.7	-1.3	-1.4	-2.1	-1.5	-1.3	-0.2	1.8	2.7	-0.4
2010	2.6	2.1	2.3	2.2	2.0	1.1	1.2	1.1	1.1	1.2	1.1	1.5	1.6
2011	1.6	2.1	2.7	3.2	3.6	3.6	3.6	3.8	3.9	3.5	3.4	3.0	3.2
2012	2.9	2.9	2.7	2.3	1.7	1.7	1.4	1.7	2.0	2.2	1.8	1.7	2.1
2013	1.6	2.0	1.5	1.1	1.4	1.8	2.0	1.5	1.2	1.0	1.2	1.5	1.5
2014	1.6	1.1	1.5	2.0	2.1	2.1	2.0	1.7	1.7	1.7	1.3	0.8	1.6
2015	-0.1	0.0	-0.1	-0.2	0.0	0.1	0.2	0.2	0.0	0.2	0.5	0.7	0.1
2016	1.4	1.0	0.9	1.1	1.0	1.0	0.8	1.1	1.5	1.6	1.7	2.1	1.3
2017	2.5	2.7	2.4	2.2	1.9	1.6	1.7	1.9	2.2	2.0	2.2	2.1	2.1
2018	2.1	2.2	2.4	2.5	2.8	2.9	2.9	2.7	2.3	2.5	2.2	1.9	2.4
2019	1.6	1.5	1.9	2.0	1.8	1.6	1.8	1.7	1.7	1.8	2.1	2.3	1.8
2020	2.5	2.3	1.5	0.3	0.1	0.6	1.0	1.3	1.4	1.2	1.2	1.4	1.2
2021	1.4	1.7	2.6	4.2	5.0	5.4	5.4	5.3	5.4	6.2	6.8	7.0	4.7
2022	7.5	7.9	8.5	8.3	8.6	9.1	8.5	8.3	8.2	7.7	7.1	6.5	8.0
2023	6.4	6.0	5.0	4.9	4.0	3.0	3.2	3.7	3.7	3.2	3.1	3.4	4.1
2024	3.1	3.2	3.5	3.4	3.3	3.0	2.9	2.5	2.4	2.6	2.7	2.9	2.9
2025	3.0	2.8	2.4	2.3	2.4	2.7	2.7	2.9	3.0	3.0	2.7	2.7	2.7

The Average % Year Over Year Since 2005



2. <https://www.usinflationcalculator.com/inflation/historical-inflation-rates/> as of 3.9.2026

Retirement & Inflation

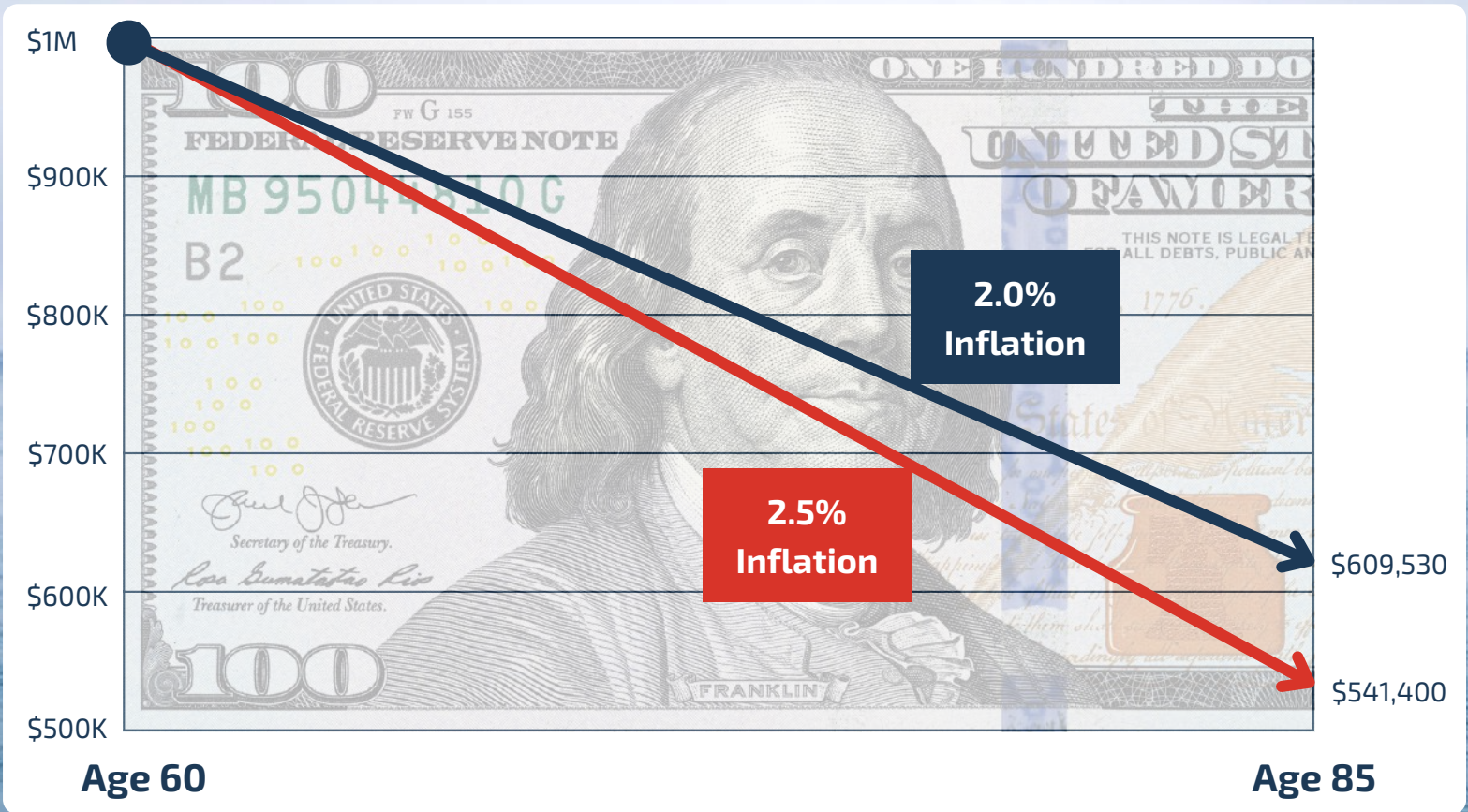
Every time we visit the grocery store or fill up our cars, we experience the financial inconvenience of inflation. It's definitely frustrating spending so much on the little things in life... However, this is the short-term impact. **As you approach retirement, it's critical to evaluate the long-term impact of inflation on your financial well-being.**

Inflation impacts the value of your retirement funds in years to come. Over time, it might depreciate your savings and lower your income. Incorporating inflation into your retirement strategy is critical to creating a viable financial plan for the future.

- **If your money isn't invested in assets that will at least match the inflation rate, the balance in retirement savings accounts, such as IRAs and 401(k)s, may be negatively impacted by inflation.**
- **Every year, Social Security benefits are adjusted to account for inflation.**
- **Rent, interest, and dividends may all have a tendency to increase in tandem with inflation. Verify from time to time if you're paying and receiving current market rates.**
- **Make use of your money. Your return on conservative investments may be better than that of a regular savings account.**
- **To guard against growing expenses, retirees should diversify their sources of income, manage their funds carefully, and choose their expenditures carefully.**



See how even 2% - 2.5% inflation (the Fed's target range) could potentially affect the purchasing power of \$1M for retirees between the age of 60 and 85.



How Inflation Can Deflate Buying Power

- After 2% inflation, the \$1 million account of a 60-year-old would only be worth \$609,530 when they turned 85 years old.
- After 2.5% inflation, the \$1 million account of a 60-year-old would only be worth \$541,400 when they turned 85 years old.

That's a \$68,130 difference just between 0.5%.

How to Protect Yourself Against Inflation

We all know that inflation is a very challenging aspect during your working phase and in your retirement phase. At Asset Strategy, we want to help you navigate through tricky financial obstacles in life such as inflation. There are some methods by which individuals can potentially navigate through times of inflation with minimal losses.

Here are seven ways to help protect yourself from inflation:

1

Speak to an Asset Strategy Financial Advisor

If you're concerned about inflation's impact on your finances, consulting a financial advisor can be beneficial. Our team specializes in analyzing your assets and developing tailored strategies to safeguard your financial well-being. Our contact information is on the back page.

2

Review Your Budget

Creating a budget helps you make informed decisions that account for rising expenses due to inflation. Distinguishing between essential needs and discretionary wants.

3

Housing Costs

Trading in a large home for a smaller one reduces the monthly outflow for property taxes, utilities, homeowners insurance, and maintenance. Retirees worried about future inflation may want to evaluate between renting and owning a property.

4

Diversify Your Portfolio

In an inflationary climate, relying solely on your retirement assets might not be the wisest course of action. Take into account supplementary potential revenue streams like investment earnings, rental income, or part-time employment. These may act as a safety net against growing expenses and as an addition to your retirement income.

(Continued on the next page)

How to Protect Yourself Against Inflation (*cont.*)

5

Optimize Your Social Security

One way to help protect retirement income from inflation is to delay claiming Social Security benefits. Benefits increase by about 8% per year for each year you delay claiming after your full retirement age (up to age 70). Delaying benefits can result in a larger monthly income and potentially higher lifetime benefits. Social Security benefits are also adjusted annually through cost-of-living adjustments (COLAs) to help offset inflation.

6

Consider Healthcare Costs

Healthcare expenses often increase with age, making it important to plan for medical costs in retirement. According to the Employee Benefit Research Institute, a 65-year-old man with a Medigap plan may need about \$109,000 to have a 50% chance of covering premiums and median prescription drug costs in retirement, while a woman may need about \$133,000. To have a 90% chance of covering those expenses, the estimated savings increase to \$191,000 for men and \$226,000 for women.³

To help manage these costs tax-efficiently, consider contributing to a Health Savings Account (HSA) if eligible. HSAs offer triple tax advantages: contributions may be tax-deductible, earnings grow tax-free, and withdrawals for qualified medical expenses are tax-free. For 2026, HSA contribution limits are \$4,400 for individuals and \$8,750 for families, with an additional \$1,000 catch-up contribution for those age 55 and older.

7

Bonds and TIPS

While stocks offer growth potential, they can also be volatile, leading some retirees to seek greater stability. Incorporating bonds and Treasury Inflation-Protected Securities (TIPS) may help provide balance. TIPS are designed to help protect against inflation because their principal adjusts with the Consumer Price Index (CPI), which can help preserve purchasing power. However, TIPS are still subject to interest rate risk, meaning their value can fluctuate as rates change.

³. <https://www.usinflationcalculator.com/inflation/historical-inflation-rates/> as of 3.9.2026

Work with a Professional at Asset Strategy

The right strategies depend on the individual, their market risk tolerance, and income needs. There's no single easy answer to how to beat inflation, but we can help you create a plan to help protect what you've earned and seek to create reliable income in retirement.

Schedule a complimentary inflation strategy meeting with us to discuss your concerns and potential solutions.

Disclosures:

Because investor situations and objectives vary this information is not intended to indicate suitability for any individual investor.

This is for informational purposes only, does not represent legal or tax advice, does not indicate suitability for any particular investor, and does not constitute an offer to purchase or sell investments. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment.

Content regarding social security is not associated with or endorsed by the Social Security Administration or any other government agency.

Maximizing your Social Security Benefits assumes foreknowledge of your date of death. If as an example you wait to claim a higher monthly benefit amount but predecease your average life expectancy, it would have been better to claim your benefits at an earlier age with reduced benefits.

Treasury inflation-protected securities (TIPS) are a type of Treasury security issued by the U.S. government that seek to help protect investors from a decline in the purchasing power of their money by adjusting in price (principal amount) in order to maintain their real value. TIPS may have poor performance during deflation or low inflation, unpredictable cash flows, anticipatory or "phantom" taxes, liquidity issues, and investor and consumer price index (CPI) disparity.

There are retirement account risks that could diminish investor returns, such as, but not limited to: low interest rates, market volatility, withdrawal timing and sequence of returns risk, government policy uncertainty and increased longevity. Prospective investors should perform their own due diligence carefully and review the "Risk Factors" section of any prospectus, private placement memorandum or offering circular before considering any investment.

Diversification does not guarantee a profit or protect against a loss in a declining market. It is a method used to help manage investment risk. Potential cash flows/returns/appreciation are not guaranteed and could be lower than anticipated.

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