



The 100 Year Plan

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The 100 Year Plan

- Assumption: Child born today likely to live to 2100 (nearly 100 years)
- Problem: How to Protect Against Social/Economic Decline

Meeting the Challenge

Solution: Start Planning Yesterday

- Use Dynasty Trusts (multi-generational trusts)
- Develop appropriate investment policy for excess funds
- Make investment options global
- Buy money
- Insulate against education, housing, health costs
- Preserve your share of natural resources (land, water, energy)
- Think very long term

100 Years Ago: A Look Back

The United States was:

- Agrarian
- Horse Driven
- Freight Transported
- Coal Fueled
- Marginally Electric
- Moving Toward a Manufacturing Economy
- Invent, Develop
- Emerging Economy
- Population Was Young

Our Nation Today

The United States is:

- Urban
- Auto Dependent
- Air/Rail/Truck Transported
- Fossil Fuel Driven
- Totally Electric
- Super Power
- Dealing with Globalization
- Fighting Terrorism
- “The World is Flat”
- What Does That Mean to Our Future?

100 Years Ahead

Where the United States will be in 2100:

- Demographic Trends
- BRIC Economics
- Continued Outsourcing/Offshoring

Proposition 1

Implicit Bankruptcy of the U.S. Government

1) National Debt	\$7.8 Trillion
2) Social Security (Unfunded)	\$3.7 Trillion
3) Medicare (Unfunded)	\$18.0 Trillion

NET \$29.5 Trillion

- Medicare Drug Program
- Terrorism Premium/Military Costs

Proposition 2

BIOLOGICAL INVESTING

People Invest Generally to Match their Stage in Life

Youth = Risk-Taking, More Aggressive

Middle Age = Less Risk, Greater Guarantees

Maturity = Need for Guarantees Eclipses Desire for Growth

Proposition 2 (cont.)

IMPACT OF BIOLOGICAL INVESTING

- When You Cease to Grow, You Decline
- The Sooner the Decline, the More Stagnant the Portfolio
- Most Effective Biological Investing Results in Depletion of Assets
- The Goal of Biological Investing is to Create Income and Draw Down Assets

Proposition 3

A DOLLAR ISN'T WORTH WHAT IT USED TO BE

- California, 1972:
\$1 Million buys several homes in Hillsborough
- California, 2005:
\$1 Million buys 1 home in Hillsborough (maybe)
- California, 2025:
\$1 Million buys college education for 4
grandchildren in the U.C. system
- Inflation at 3% for
 - 20 years
 - 50 years
 - 100 years

Proposition 4

WORLD-WIDE COMPETITION (NATIONALLY)

- China on Track to be #1 Economy
- India on Track to be #2 Economy
- U.S. on Track to Lose #1 Position

WORLD-WIDE COMPETITION (INDIVIDUALLY)

- 40 Years Ago Competition Local
- 20 Years Ago Competition Regional
- Today Competition International/National
- Tomorrow Competition Global
- “The World is Flat”

Proposition 5

THE AGE TRAP

- Leads to Increased Social Demands by Elderly
- Suggests the Need for Increased Resources
- Implies Greater Demands on Natural Resources
- Means More Social Equality/Inequality

The Bottom Line

With a premium on resources due to demand, it will be harder to separate the individual from the masses. Say “good-bye” to the highly affluent family and hello to a thin layer of the super wealthy.

How To Combat The 5 Propositions

BUILD YOUR OWN 100 YEAR PLAN

- To Defeat Governmental Bankruptcy, Buy Money
- To Overcome Biological Investing, Identify Excess Funds and Apply the Strategies of Youth (Growth Mode)
- To Control Dollar Dilution, Invest Globally with Specific Eye to Natural Resources, Sectors, & Economies
- To Combat Globalization, Fund Education, Housing, & Health Costs
- To Counter Act the Age Trap, Plan Multi-Generational



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