00:00:00,880 --> 00:00:18,960 [Speaker 0]
[upbeat music] Welcome to the PlanVision podcast, where we share simple, straightforward investment and planning ideas for normal people. The description in this podcast is for informational purposes only. Do not construe this as personal tax, financial, or legal advice for your situation.

00:00:24,100 --> 00:02:55,860 [Speaker 1]
Mark Wahl with another episode of the PlanVision podcast, and I'm going to talk about increasing your fixed investments in your portfolio. And this podcast is relevant as of November of 2026. Well, it could be relevant in the future too, but that's when I'm doing this podcast. And this is a message for people that want or need to live off of their money. Now, most advisors normally do not recommend that their clients make large wholesale changes to their investments or to their plans. And at PlanVision, we're no different than other firms in this way. In fact, I think other advisory firms are more likely to make-- recommend changes to their clients to respond to market movements in the short run. Our view on this is that investors should not do this. You ever heard the phrase, "Stay the course?" Three important words, and we support that for investment plans. They're important. But what about this situation? Might we at PlanVision have a different idea? A radical concept for the hardcore indexers, stay-the-course advisory firms. The situation I'm referring to is higher interest rates and people that are living off of their money. For the most part, don't we all want certainty in our lives? I mean, within reason. 100% certainty of everything would be monotonous. It's not gonna happen anyway. But with certainty comes confidence, peace of mind. But the financial world comes with big uncertainty. Markets, inflations, home values, income losses. It's maddening, really, isn't it all? And you hear people like me say things like, "Nobody has any idea what the market's gonna do going forward." We think it's gonna go up in the long run, right? But for those living off of their money, there are some knowns in their case. They know what their income is. Maybe nothing, maybe they get pension, Social Security. They should have a good sense of what they'll spend. Not a perfect sense, but a good sense. They know what they have, right? So if interest rates are running, at this time, between 4 and 4.5%, and even 5% for long-term treasuries, and they know they have a great plan, or even a pretty darn good plan, or even just an okay plan, if this is the return they get, is there any reason they should not simply put much of their portfolio in fixed investments? If 4 to 4.5, or even the long-term 5%, is really gonna shore up the certainty of their plan, why not do it? I'm not gonna talk anybody out of this. I know, what about inflation? This could be a problem. Well, there's tips for those, right? If you wanted to use tips in your portfolio. My comment about this would be that most plans are resilient against some inflation. Now, if it's hyperinflation, I'm not sure the stock market's gonna make any difference anyway. Could be wrong there, but that's my viewpoint. My point is that if you find yourself in this situation, retired, with a good idea of expenses, and you want more certainty about your life, that you can spend it the way you want to, I would definitely recommend using more stability and more fixed investments in your plan. This is a very solid change that we can support.

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Thank you for listening to the PlanVision podcast. Let us know if you have any questions or comments on the topics covered. [upbeat music]