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Answers

I've asked my friend and freelance writer, Les O'Dell, to share experiences as he and his wife, Christine, participated in Financial Peace University™, a 13-week course from national money talk-show host, Dave Ramsey. This will focus on what FPU is, and his review of the lessons within. However, as our expected returns assumptions indicate in Exhibit 1, the forward outlook could be quite a bit more muted, in our view. Indeed, assuming equity returns are roughly five percent over the next five years while bond returns are three percent, then a traditional 60% stock, 40% bond portfolio should only return about four percent in aggregate, which is well below most asset allocators ...

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