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Inflation watch

It’s been 40 years since Americans had to deal with double-digit inflation. Hopefully, the current spate of price spikes is just temporary, part of the adjustment of coming out of the pandemic lockdowns.

However, “hopefully” is a poor basis for preparing an investment plan. Inflation is the enemy of folks who are on a fixed income, who have limited flexibility to alter their buying habits. In other words, retirees. They should not assume that inflation won’t be a problem, but should be prepared to make portfolio adjustments.

Profile

- Affluent retired couple, investable assets in the \$500,000+ range
- Living comfortably today
- Had sticker shock when they went shopping for a used car
- Now worried about their income not keeping up with retirement expenses

How we can help

- Our investment management service will design an asset allocation plan that balances risk and reward, taking inflation into account.
- In a rising interest rate environment, active management is needed to mitigate risks to bond portfolios, expertise that we have.
- Generally speaking, some equity exposure in a portfolio is need to keep ahead of inflation—again, we have experience in this area.

Your transition question to make the referral

“Can I tell you more about getting a second opinion for your investment portfolio from our trust department?”

Whatever they respond, we can help.

Ask your Wye trust advisor today!

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Not Bank Deposits or Obligations	May Lose Value