

Jim C. Otar



Speaker Package

Contact Information:

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Topic: Advanced Retirement/Distribution Planning

One-Hour Presentation:

- Retirement Planning and Market History
- Time Value of Fluctuations: The Luck Factor, Reverse-Dollar-Cost Averaging and Inflation
- Warning Signals of Diminishing Luck
- How to reduce/eliminate the negative effects of Time Value of Fluctuations

And **one** of:

- Designing Lifelong Income for Clients (Red, Green and Gray Zones)
- Asset Allocation Based on Time Value of Fluctuations
- Flaws of Monte Carlo Simulations
- Case Studies

Ninety-Minute Presentation:

- Retirement Planning and Market History
- Time Value of Fluctuations: The Luck Factor, Reverse-Dollar-Cost Averaging and Inflation
- Warning Signals of Diminishing Luck
- How to reduce/eliminate the negative effects of Time Value of Fluctuations
- Designing Lifelong Income for Clients (Red, Green and Gray Zones)
- Case Studies

Two-Hour Presentation:

Same as the ninety-minute presentation plus:

- Optimum Asset Allocation and Rebalancing based on Time Value of Fluctuations
- Flaws of Monte Carlo Simulations

Half-day / Full Day Workshop:

Includes all topics of advanced retirement planning.

Jim C. Otar

List of Clients:

Associations: Financial Planning Association (FPA)
Society of Financial Service Professionals (SFSP)
Investment Management Consultants Association (IMCA)
Advocis
Million Dollar Round Table (MDRT)
Certified General Accountants (CGA)
Institute of Chartered Accountants (ICA)
American Institute of Certified Public Accountants (AICPA)
Canadian Association of Pre-Retirement Planners (CAPP)
Society of Trust and Estate Practitioners (STEP)
Pennsylvania Bankers Association (PBA)
Market Technicians Association (MTA)
Institute of Advanced Financial Planning (IAFP)
Retirement Income Industry Association (RIIA)

Corporate: Allianz
MetLife
John Hancock
Pacific Life
Transamerica
Allianz
ManuLife
Prudential
London Life
Great West Life
Charles Schwab & Co.
Ohio National
ING Canada Wealth Management
The Strategy Institute
Popular Investments
1st Global Capital Corp
Tolleson Wealth Management
Partners in Planning
Portfolio Analysts Inc.
Garrett Planning Network
Financial Horizons
Raymond James
Standard Life

Educational: College of Financial Planning
CSI Global Education Inc.

Biography:

Jim completed his B.A.Sc. (Bachelor of Applied Sciences) degree in Mechanical Engineering at the University of Toronto in 1975. Subsequently, he received his M.Eng. (Master of Engineering) degree at the same university.

After spending several years in engineering and investing for his own account, he started his financial planning career in 1995.

He is the author of several books; the most recent one is "Unveiling the Retirement Myth – Advanced Retirement Planning based on Market History". It is a non-Gaussian approach to retirement planning. Before that, he wrote "High Expectations & False Dreams – One Hundred Years of Stock Market History Applied to Retirement Planning", where he first pointed out the devastating effects of the sequence of returns, market cycles, the luck factor and the time value of fluctuations. His first book was about Canadian dividend reinvestment plans. He contributed a chapter to "Retirement Income Redesigned - Master Plans for Distribution", a book by Bloomberg Press, published in 2006. He also contributed content for Canadian Securities Institute courses on distribution planning. He has written over a hundred articles and numerous portfolio reviews for various magazines on retirement planning internationally since 1996. He is quoted in the news media on retirement and financial planning issues.

Jim's expertise stems from applying his engineering and technical analysis background to retirement planning. His article series in Retirement Planning won him the prestigious CFP-Board Award for 2001. He won this award a second time in 2002 on the same subject – about market cycles and sequence of returns.

Jim is an independent financial advisor. He gives workshops on non-Gaussian advanced retirement planning across the country. He is the founder of retirementoptimizer.com and aftcast.com

Short Biography:

Jim is a financial planner, a professional engineer, a chartist, a financial writer, and founder of retirementoptimizer.com. His past articles on retirement planning won the CFP Board Article Awards in 2001 and 2002.

Jim's expertise stems from applying his engineering and technical analysis background to retirement planning. He is the author of "Unveiling the Retirement Myth" and "High Expectations and False Dreams". He gives seminars and workshops in advanced retirement planning.

Suggested Introduction:

Over 80 million North Americans are expected to retire during the next ten years. More than ever, our clients need our expert advice.

Our speaker, Jim Otar, is an expert in advanced retirement planning. Jim is a financial planner, a professional engineer, a chartist, a financial writer and the founder of retirementoptimizer.com.

His past articles have won him the CFP Board Article Awards in 2001 and 2002.

He recently published "Unveiling the Retirement Myth – Advanced Retirement Planning based on Market History". In 2001 he wrote "High Expectations and False Dreams" where he warned about the sequence of returns and luck factor.

He wrote course materials for the Canadian Securities Institute on distribution planning.

We look forward to hearing the many new ideas Jim has to share with us today.

List of Past Presentations:

Please visit www.retirementoptimizer.com, "My Presentations"

List of Articles:

Please visit www.retirementoptimizer.com, "My Articles"

List of Books:

Unveiling the Retirement Myth – Advanced Retirement Planning based on Market History, 2009

Retirement Income Redesigned - Master Plans for Distribution: edited by Harold Evensky and Deena B. Katz, Bloomberg Press, contributed Chapter 6: "Lifelong Retirement Income - How to Quantify and Eliminate Luck" , 2006

High Expectations and False Dreams - One Hundred Years of Stock Market History Applied to Retirement Planning, 2001

FingerPrinting - A Visual Tool for Analyzing Portfolios, Portfolio Managers and Equity Investments, 1998

Commission Free Investing - Handbook of Canadian DRIP s and SPPs, Uphill Publishing, 1997

List of Courses Authored:

Please visit www.retirementoptimizer.com, "My Courses"