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#### 45 Forward

Monday at 12 Noon Pacific

**July 11th 2022: High Inflation, Lower Stocks: A "New Normal" for Retirement?**

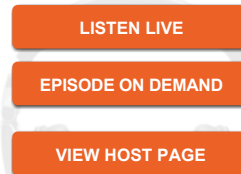
July has always been a pivotal month of the year, the halfway point when we look back at the events of the last six months and look ahead to the potential for the second half. In a way, it's a snapshot of our theme for 45 Forward—looking forward to the second half of life that (hopefully) will be even better than the first. But as we close the books on the first half of 2022, there are lots of worries about our uncertain future, especially the economy. Inflation is the highest level since 1981; we're in shock over gas and food prices and supply chain disruptions; the S & P 500 experienced its

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#### Featured Guest



#### Michael Hartzman

Michael Hartzman is a Wall Street veteran who specializes in retirement planning, education, elder and estate planning, life insurance and long-term care. His extensive knowledge of these subjects is presented on his weekly podcast, "The Lebenthal Report," a business show that keeps investors informed about the current market conditions, opportunities and risks in the financial markets. As co-host, Michael helps guide listeners through the complex world of investing, while breaking down today's headlines and stories into easily understood concepts. A Certified Financial Planner, Michael is Partner and President of Lebenthal Financial Services, a full-service independent broker-dealer wi

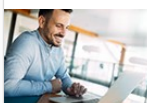
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