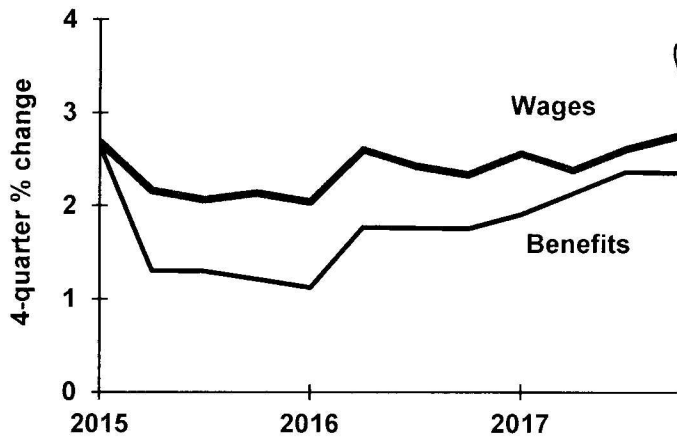
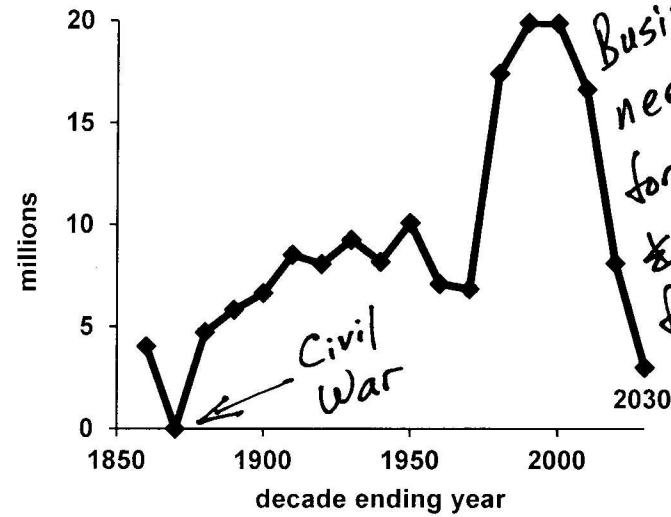


Employment Cost Inflation



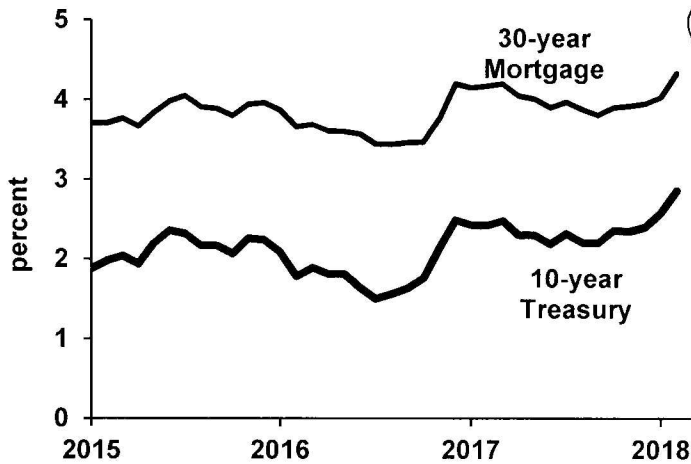
Not much increase yet.

Population Change, Ages 25-64



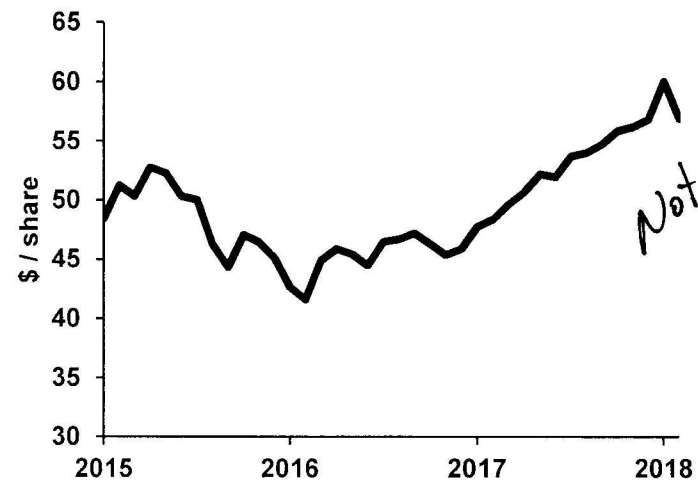
Businesses need a plan for retention & recruiting for years to come

Long-term Interest Rates



Rising on global growth & inflation fears.

World Stocks Outside US
Vanguard VXUS



Not just U.S.

