



The Federal Reserve has three main goals: Maximum employment, stable prices, and moderate long term interest rates. At the beginning of the pandemic, they prioritized maximum employment. Inflation was, and is, a result of the easy money policy "tool" they used to prioritize maximum employment. The Fed appears to have achieved their goal of keeping employment levels at an acceptable level, even thru a global shutdown, and now have shifted focus on lowering inflation. The Federal Reserve, since 2012, explicitly has targeted an **average** 2% inflation rate over time. It is unlikely they move this target in the foreseeable future. Inflation is well above 2% now, and will likely go down in the immediate future; however, in the long run, the average inflation rate should be extremely close to 2%.

Age	2% Annual Increase Needed to Maintain Buying Power.	% Buying Power of Money Today, Over Time	100k Buying Power Over Time
65	\$ 100,000	100%	\$ 100,000
66	\$ 102,000	98%	\$ 98,039
67	\$ 104,040	96%	\$ 96,117
68	\$ 106,121	94%	\$ 94,232
69	\$ 108,243	92%	\$ 92,385
70	\$ 110,408	91%	\$ 90,573
71	\$ 112,616	89%	\$ 88,797
72	\$ 114,869	87%	\$ 87,056
73	\$ 117,166	85%	\$ 85,349
74	\$ 119,509	84%	\$ 83,676
75	\$ 121,899	82%	\$ 82,035
76	\$ 124,337	80%	\$ 80,426
77	\$ 126,824	79%	\$ 78,849
78	\$ 129,361	77%	\$ 77,303
79	\$ 131,948	76%	\$ 75,788
80	\$ 134,587	74%	\$ 74,301
81	\$ 137,279	73%	\$ 72,845
82	\$ 140,024	71%	\$ 71,416
83	\$ 142,825	70%	\$ 70,016
84	\$ 145,681	69%	\$ 68,643
85	\$ 148,595	67%	\$ 67,297
86	\$ 151,567	66%	\$ 65,978
87	\$ 154,598	65%	\$ 64,684
88	\$ 157,690	63%	\$ 63,416
89	\$ 160,844	62%	\$ 62,172
90	\$ 164,061	61%	\$ 60,953
91	\$ 167,342	60%	\$ 59,758
92	\$ 170,689	59%	\$ 58,586
93	\$ 174,102	57%	\$ 57,437
94	\$ 177,584	56%	\$ 56,311
95	\$ 181,136	55%	\$ 55,207
96	\$ 184,759	54%	\$ 54,125
97	\$ 188,454	53%	\$ 53,063
98	\$ 192,223	52%	\$ 52,023
99	\$ 196,068	51%	\$ 51,003
100	\$ 199,989	50%	\$ 50,003
101	\$ 203,989	49%	\$ 49,022
102	\$ 208,069	48%	\$ 48,061