



## Is this a speed bump or is the bridge out?

Today's financial highway often consists of roadblocks, potholes and may even seem impassable in some places. You may feel that volatile markets are slowing your progress toward your financial goals. Having the right Financial Advisor to help you understand the various risks and opportunities, as well as the types of investing options can go a long way toward helping you feel in control of your financial destiny.

### Where am I in my financial journey?

Your original financial and investment plan had a Point A and a distant Point B. Are you keeping pace with your original plan?

### Is it time to review my plan?

It's time to make an honest assessment of the current situation. Are the recent changes in your life simply speed bumps in your plan that you can slow down and negotiate, or is it time to pick up the pieces and examine other options?

### What does the road ahead look like?

Will the road ahead continue to be as rocky as the past decade? Do you need to take more precautions as you move forward? Answering these questions may lead you to look at different investment strategies, vehicles, and options that you have never considered before.

Having a Financial Advisor doesn't mean you give up control or decision-making authority. It means you now have a trusted and experienced friend sitting in the passenger seat, holding a GPS. You may lack awareness of financial opportunities or be overwhelmed by the massive volume of investment options available. The right Financial Advisor can help.

### Education and Execution are Key.

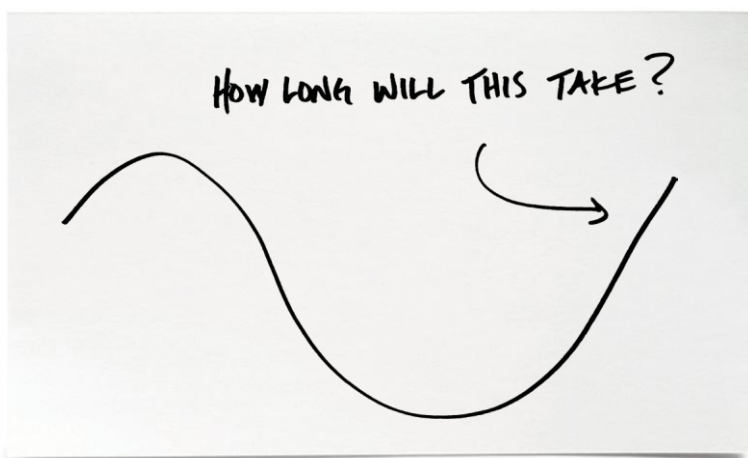
Understanding how the recent market events fit in a historical perspective, learning more about the various types of investment risks, and examining the various strategies available to address those situations are vital to making the right decisions during these volatile times.

### Now it's Time to Execute.

You understand market volatility, investment risk, and have examined the latest strategies to address them. You and your Financial Advisor have put together a customized plan for your individual situation. Now it's time to get back on the road. With your Financial Advisor beside you, every step of the way, stay on your chosen path.



**You may lack awareness of financial opportunities or be overwhelmed by the massive volume of investment options available. Your Financial Advisor can help.**



## Does this question haunt you at night?

### As your Financial Advisor, I will:

- Spend time getting to know you and put together a customized investment policy statement outlining exactly what we're trying to accomplish.
- Based up on your goals, I will put together an investment plan designed specifically for your personal situation.
- As your independent Financial Advisor, I have access to a wide variety of investment options. The depth and breadth of investment options has grown over the past 5 years. There are a number of products specifically designed to address volatile markets. Together, we can identify what specific investment vehicles make the most sense for you.
- Keep you abreast of market changes and how they may or may not affect your portfolio. Together, we can make prudent investment decisions along your financial journey.

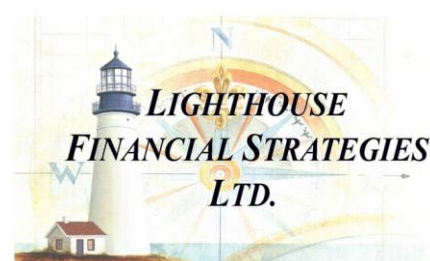
### Mitigate the Risks of Volatile Markets

Whether you're a retiree living on a fixed income or a 35-year old with 25 years before retiring, this question haunts you. For some, the follow up question is, "Can I make money during a 10-year flat or decreasing market?" For others, the question is, "Can I just *not lose money* during a 10-year flat or decreasing market?"

The answer to both of these is "Yes."

### There are a myriad of ways to mitigate the risk of volatile markets:

- Select the right Financial Advisor for you.
- Put together a sound investment plan.
- Dollar cost average (invest regularly).
- Don't put all your eggs in one basket.
- Utilize investment strategies that may be able to take advantage of this volatility.
- Remove emotions. Stay the course.



Dollar-Cost Averaging involves continuous investments in securities regardless of fluctuating price levels of such securities and the investor should consider his/her financial ability to continue purchases through periods of low levels. Neither dollar-cost averaging nor diversification can ensure a profit or protect against a loss.

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