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UPCOMING
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RETIREMENT PLANNING NEWSLETTER

OCTOBER 2011

Dear Valued Client,

We delayed the newsletter for a week or so hoping we could convey good news on the U.S. economy. Unfortunately, that's not the case as the months of August and September have further reduced the retirement portfolios of millions of Americans. As said earlier, the economy is not expanding fast enough to create jobs and not creating enough confidence for consumers to spend. Consumer spending comprises 70% of our economic growth and is a critical component in helping our economy to recover. Not only has the economy limped along but stock-market losses over the last two months have further diminished the re-

tirement principal of millions of Americans. As a result of this loss of principal and continued exposure to market uncertainty investors face even greater concern: sequence of returns. Sequence of returns is a fancy way of saying retirees who have too much money exposed to risk face the reality that the market will keep falling at the same time they are withdrawing income from their accounts; for example require IRA distributions. This is reality for millions of investors who are being told "the market will recover" or "the market will come back, it always does."

For our part, a reduction in your retirement income is not a strategy we adopt as financial advisors

and capital preservation remains our highest investment priority for our clients. For example, if you had \$100,000 in the stock market in March of 2000, you would have had \$85,589 at the end of 2010. If you had \$100,000 in a fixed index annuity in March 2000, you would have had \$149,561 at the end of 2010. Big difference!

Please note our next workshop location. Bring a friend or neighbor who needs proper financial guidance in a turbulent and unsettled time.

Sincerely,

Syd and Diane Rogers