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UPCOMING
SEMINAR
DATES:

SEE INSERT

RETIREMENT PLANNING NEWSLETTER

JANUARY 2012

Dear Valued Client,

Welcome to a new year. One, I am sure, will be full of challenges and change.

One event that has not changed is interest rates. Ben Bernanke, our Federal Reserve Chairman said recently he expects to keep short term interest rates near zero until 2014!

Of course, this policy is detrimental to savers like you, who wish to receive a higher rate of return on their money. CD rates are around 0.5% and of course subject to annual taxation of that interest. Well-managed insurance companies have bond portfolios which yield more of a return than banks which fre-

quently borrow from the Federal Reserve at extremely low interest rates. Meanwhile, on the Risk side, the S&P stock index ended down for the year with a microscopic loss of .003%. All this volatility has made investors extremely nervous and unsettled about their money. The brokerage firm Morgan Stanley predicts continued volatility for 2012 with the S&P Index slumping 7%.

Our Safe Money accounts protected your principal from the ups-and-downs while crediting your account values with daily compounding of your money on a tax-deferred basis.

Please note our workshop dates for February. If you haven't recently attended a workshop, please do so to receive important updates on trusts and another important topic: Income Planning. Those clients who bring a friend who they feel would benefit from our services, will receive a gift certificate from us. Call Diane to join us and we hope to see you there!

Sincerely,

Syd and Diane Rogers