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# SHARONVIEW

## FINANCIAL SERVICES

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SHARONVIEW®

FINANCIAL SERVICES

Investing • Retirement • Insurance



# You and Your Investment Representative:

## A Relationship of Trust

Perhaps your doctor, lawyer, and accountant are trusted advisors. Through years of working with them, they have come to know your family and your particular needs. How about your investment representative? Have you built the same kind of trusting relationship with him or her? Your investment representative could be a resource to tap for financial planning information through the many stages of your life.

### Investing for Long-Term Goals

Your investment representative can help you create a portfolio with an asset allocation strategy that suits your family's needs and goals while maximizing your potential returns. He or she can also assist you with regular portfolio reviews. When rebalancing your portfolio becomes necessary, your investment representative may help you consider any moves to make in the most tax-efficient manner.

### Short-Term Savings

Are you among the many Americans who have neglected to create a cash cushion? Having between three and six months cash available can help you pay for unexpected expenses and potentially safeguard your long-term investment goals. Without short-term savings, you may find yourself having to sell investments to meet your obligations.

If you have no such fund, your investment representative can help you find the money to build the cash account.

### Retirement

With more and more Americans living longer, healthier lives, it's quite possible that today's retiree could spend upwards of 20 or even 30 years in retirement. That raises an

important question: Are you setting aside enough savings to help support a lengthy retirement? Your investment representative can help you determine how much money you'll need to retire and then work with you to build the portfolio that can help you fund the kind of retirement you have in mind.

### College

In recent years, the cost of a college education has outpaced the rate of inflation. Your investment representative can help you come up with creative potential funding solutions for your children's education.

### Estate Planning

Contrary to conventional thinking, estate planning is not just for the wealthy. With some planning, you can potentially minimize gift and estate taxes and keep more of your assets for those you care about. You have many options for estate planning, and many experts recommend using a qualified professional to develop an appropriate plan.

An investment representative can help whether you have a specific need or are looking for some general information. As a trusted advisor, your investment representative may help you find solutions to the financial decisions you face.

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# START THE NEW YEAR RIGHT WITH A FINANCIAL CHECKUP

Call to schedule a free, no-obligation consultation with  
Dwayne or Chuck to discuss your options!



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# Build A Solid Financial Foundation

When the markets and the economy are behaving badly, as they tend to do from time to time, it's easy to feel helpless. But creating a solid financial foundation can help you gain control of your investments and possibly avoid mistakes that can sabotage your portfolio.

## Your Net Worth -- A Place to Start

Having a current picture of your finances is an important first step in building a solid foundation. By determining your net worth at the same time every year, you'll know what sort of financial shape you're in and whether you're making progress toward your goals. To find your net worth, list all of your assets, including bank and investment accounts, real estate, retirement plans, life insurance, business interests, etc. Then subtract your liabilities, such as your mortgage, credit card debt, loans, etc. The amount that's left is your net worth. If you don't like the number, look for ways to either decrease your debts or increase your assets.

## Lost Without Them

Setting specific goals can help you focus your investing efforts. Prioritize the goals you've set according to their importance and your time frame for needing the money. Keep in mind that the goals you have now will probably change over time, so be flexible. Revisit your goals periodically and revise them when necessary.

## Make It Personal

You can't control what happens in the economy, but you can control your own behavior. Instead of worrying about whether the market is up or down or which investments will be hit hardest by a decline, think about the things you can do that could make a difference. Investing money on a regular basis or adjusting your portfolio's

asset allocation are steps that can help put you in control.<sup>1</sup>

## Good Behavior

Think about creating a written investment statement that describes your risk tolerance, rebalancing schedule, and reasons for selling an investment.<sup>2</sup> Having guidelines to follow can keep you from making mistakes that might thwart your plans. You might also want to review your own financial track record. Tax returns and brokerage statements can tell you a lot about your past successes and failures. Keep in mind that past performance is no guarantee of future results.

## Source/Disclaimer:

<sup>1</sup>Asset allocation and dollar-cost averaging do not assure a profit or protect against a loss. Dollar-cost averaging involves regular, periodic investments in securities regardless of price levels. You should consider your financial ability to continue purchasing shares though periods of high and low prices.

<sup>2</sup>Consider the tax consequences when selling investment shares. Rebalancing strategies may involve tax consequences, especially for non-tax-deferred accounts.

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