

THE BENEFITS OF A SECOND OPINION



and your family's finances



Second Opinion

From The Desk Of James D. Maendel

ISN'T IT TIME YOU GOT A SECOND OPINION ABOUT YOUR WEALTH?

Investors are trying to make sense of an unprecedented economic earthquake that has left them feeling blindsided and unsure about their financial future like never before.

We believe it's prudent, even essential to receive an unbiased second opinion on your individual portfolios, but also your 401K, 403b, IRA and retirement plans too.

It's easy to see why 90% of affluent investors would welcome a second opinion on their family's finances, if they found an advisor providing a more thoughtful alternative.

THE BENEFITS OF AN UNBIASED SECOND OPINION

The real benefit of an unbiased second opinion is in getting your important questions answered. These are questions investors should know the answers to, but all too often don't.

Here are just a few of the questions an unbiased second opinion will answer:

- Do you know your true asset allocation?
- Do you know the actual return on your portfolio?
- How does your return compare to the return of appropriate benchmarks?
- What is your cost of underperforming those benchmarks over the long term?
- Is your rate of return enough to keep you ahead of inflation, so your money retains its purchasing power?
- Do you know your actual net worth?
- What's the minimum amount of risk you can take and still achieve your financial goals?
- How much money do you need to keep liquid in case of an emergency?

Most investors are unlikely to have the correct answers to these questions. And that's not a good thing because it's impossible to judge the success of any investment strategy without knowing the answers to these most basic questions.

With all the changes that have taken place in the economy over the last few years, maybe it's time you got the answers you need. We are here to help provide them.

Please feel free to call my office to schedule your no cost, no obligation unbiased second opinion.

Sincerely,

James D. Maendel

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