

December 2012 News Letter



Tough Markets Don't Last, Tough Investors Do

There is a country and western song by Trace Adkins titled tough times don't last, tough people do. The same can be said our our stock market and that as investors we must be tough. So how can you be a tough investor? Listed below are 6 strategies I recommend that will help you through these times:

1. Have a financial plan with a strong foundation of protection, security and safety
2. Build liquidity for emergencies and opportunities
3. Added non- correlated assets to your portfolio
4. Annually Rebalance your portfolio to take advantage of volatile markets
5. Invest on a monthly basis to achieve dollar cost averaging
6. Diversify into many different investment instruments

How can we help you with these strategies?

- The Leap System will provide you with a detailed plan to follow throughout your financial life. It is based on a strong foundation to ensure your financial house will survive the storms.
- Walton International Land Investments, Whole Life participating insurance, Hahn International Global portfolios and the GWL Real Estate Fund are some of the non correlated assets we offer.
- The Premier, Marquis and Arcadia Portfolios are rebalanced automatically each year. These HFS portfolios are exclusive to our clients.
- We offer over 11 different investment instruments and represent 8 different financial companies.

What can you do?

- Make it a priority to work with us to develop your plan
- Make macro decisions as what looks good in the short term may not be best in the long term
- Avoid the media noise and stay the course

We look forward to working with you next year to help navigate this stormy financial world. Calmer times will return.

From our family to your family, Merry Christmas and Happy New Year!

Sincerely,

David Demeyere

