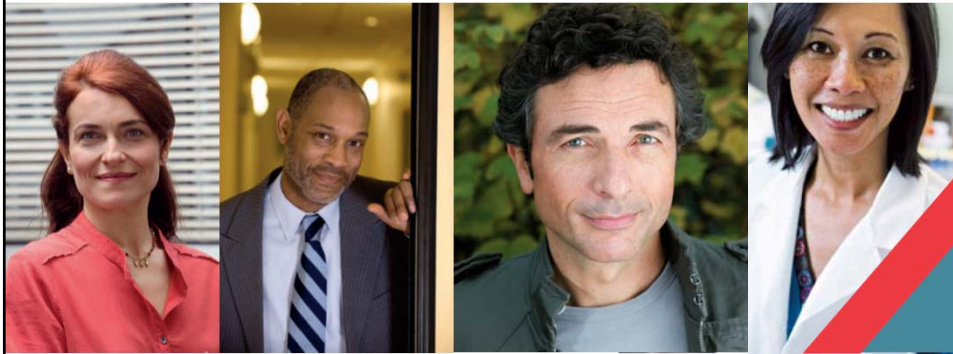


strategies for recovery

getting your financial house in order



John C. Anderson, CFP®, President, In Sight Financial

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important information

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today's agenda

- What happened in the most recent economic crisis and why
- Lessons learned:
How to be wiser with your finances going forward
- Steps to take now to get your financial house in order



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what happened: the recent economic crisis

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crisis timeline

3Q/4Q 2007	2Q 2008	3Q 2008	4Q 2008	2009
<p>Subprime Mortgage Crisis</p> <ul style="list-style-type: none"> ▪ Risky mortgages helped finance an oversupply of housing ▪ Mortgage delinquencies and falling prices caused mortgage losses 	<p>Downward Credit Spiral</p> <ul style="list-style-type: none"> ▪ Packaged mortgage securities spread risk globally ▪ Mark-to-market accounting magnified companies' losses and reduced capital ▪ New capital raising diluted the holdings of existing shareholders 	<p>Liquidity Crisis and Recession Fears</p> <ul style="list-style-type: none"> ▪ Confidence disappeared... ▪ and so did access to capital markets ▪ Governments stepped in ▪ Landmark financial firms failed or were forced to merge ▪ Consumers felt the pinch of limited credit availability 	<p>TARP Funds Released</p> <ul style="list-style-type: none"> ▪ Banks bailed out but credit stayed tight ▪ No conclusions for toxic debt ▪ Foreclosures continued 	<p>Signs of Stabilization</p> <ul style="list-style-type: none"> ▪ Major banks began recovering ▪ Credit and asset-backed securities markets open up ▪ Consumer credit remains tight ▪ Stock market appeared to bottom out in early March ▪ Going forward, time will tell

Source: AllianceBernstein
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lessons learned

bear markets are a normal part of investing

- Bear markets are generally defined as a downturn of 20% or more in the broad stock market over at least a two-month period
- Many are caused by corrections to “bubbles” or by unexpected shocks
- Typically occur approximately every six years¹
- Often may not affect all sectors of economy at once
- Painful, but may result in healthy compression of economic excess to realistic levels — and new opportunities

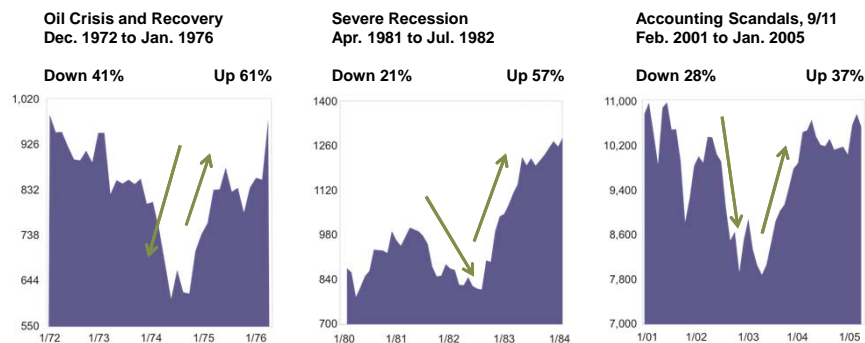
¹ Source: *The New York Times* “How This Bear Market Compares,” 10/11/2008; http://www.nytimes.com/interactive/2008/10/11/business/20081011_BEAR_MARKETS.html.

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market recoveries are also a normal part of investing



Source: Dow Jones Industrial Average
 Dow Jones Industrial Average (DJIA) - Computed by summing the prices of the stocks of 30 companies and then dividing that total by an adjusted value—one which has been adjusted over the years to account for the effects of stock splits on the prices of the 30 companies. Dividends are reinvested to reflect the actual performance of the underlying securities. Indices are unmanaged portfolios of specified securities. Individuals cannot invest directly in an index. Past performance is not a guarantee of future returns.

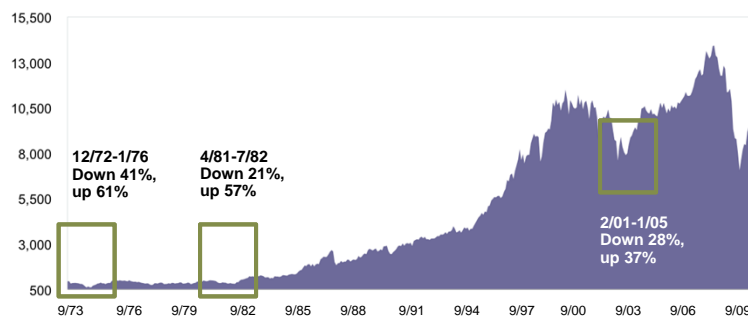
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in the big picture, the bulls continue to win...

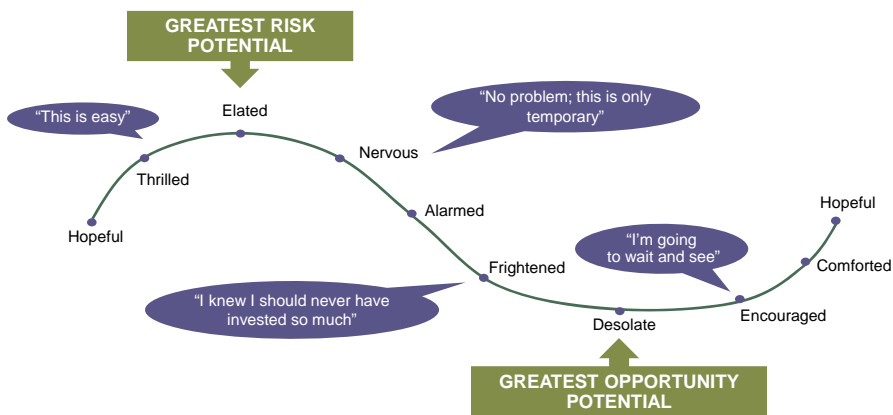
Leading up to this latest downturn, stocks have repeatedly regained their losses and gone on to achieve new highs.



Source: Dow Jones Industrial Average
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investors tend to be emotional



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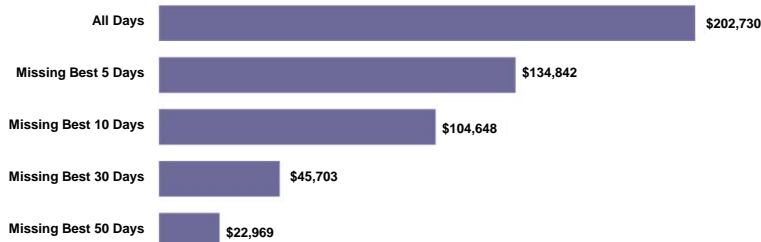
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trying to time the market is risky

The effects of missing the best days in the market

Hypothetical growth of \$10,000 invested in the S&P 500® from 1/1/80 — 10/31/08



The hypothetical example assumes an investment that tracks the returns of the S&P 500® Index and includes dividend reinvestment but does not reflect the impact of taxes which would lower these figures. Investors cannot invest directly in an index. There is volatility in the market and a sale at any point in time could result in a gain or loss. Your own investment experience will differ, including the possibility of losing money. The S&P 500®, a market capitalization-weighted index of common stocks, is a registered service mark of the McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity Distributors Corporation. Source: FMRco (MARE) as of 10/31/08.

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trying to pick winners is also risky

Asset Class Performance, 2006 — 2008

2006	2007	2008
REIT 34.35%	Large Cap Growth 11.81%	Investment Grade Bond 5.42%
International Stocks 26.34%	International Stocks 11.17%	Small Cap Value -28.92%
Small Cap Value 23.48%	Small Cap Growth 7.05%	Large Cap Value -36.85%
Large Cap Value 22.25%	Investment Grade Bond 6.97%	REIT -37.73%
Mid Cap 15.26%	Mid Cap 5.60%	Large Cap Growth -38.44%
Small Cap Growth 13.35%	Large Cap Value -0.17%	Small Cap Growth -38.54%
Large Cap Growth 9.07%	Small Cap Value -9.78%	Mid-Cap Value -41.46%
Investment Grade Bond 4.33%	REIT -15.69%	Foreign Stocks -43.48%

Asset allocation is one of the most important decisions investors can make. Yet there is no simple formula to find one right asset allocation for every individual.

Your financial professional can help you customize a portfolio based upon your particular financial situation, taking into account your time frame, goals and tolerance for risk. As your investment time frame and goals change, so might your asset allocation. Re-evaluating your asset allocation periodically or whenever you experience a significant life event, such as marriage or the birth of a child, is probably a good idea.

Please be advised, however, that asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

See Glossary at the end of the presentation for the definition of the classes and indices. Past performance does not guarantee future results. Diversification does not guarantee a profit or protect against loss in a declining market.

Source: Market index data provided by Confluence. Past performance does not guarantee future results.

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steps to take now to get your financial house in order

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strengthen your financial infrastructure

- Reduce debt and/or transfer high-rate debt
- Update wills and insurance
- Establish at least 8 months of emergency reserves
- Start saving and investing early
- Set up auto investing right from your paycheck
- Participate in company retirement plans



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assess your financial strategies

- Set goals and have a sound financial strategy
 - College education, retirement, etc.
 - Risk tolerance and time horizon
- Use diversification and asset allocation
- Carefully select investments
- Use dollar-cost averaging
- Assess tax implications
- Schedule a review annually with a financial professional



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the sooner you begin investing the better

Age	Years Until 65	Monthly Contribution	Total Contribution	Growth*	Total Value
25	40	\$189	\$90,905	\$409,095	\$500,000
30	35	\$276	\$115,920	\$384,070	\$500,000
35	30	\$407	\$146,689	\$353,311	\$500,000
40	25	\$614	\$184,090	\$315,905	\$500,000
45	20	\$954	\$229,023	\$270,977	\$500,000
50	15	\$1,568	\$282,299	\$217,701	\$500,000

*Chart assumes 7% growth for illustrative purposes. These figures are not intended to indicate the performance of any specific investments. Taxes and fees were not taken into consideration.

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adjust your risk exposure for your age

Younger Investors (High Risk)

Nearing or In Retirement (Low Risk)

Aggressive Growth	Growth	Growth with Income	Income with Moderate Growth	Income with Capital Preservation
<ul style="list-style-type: none"> No need for current income Focus on aggressive growth Highest tolerance for risk Long investment horizon 	<ul style="list-style-type: none"> Little need for current income Focus on growth High tolerance for risk Intermediate/long investment horizon 	<ul style="list-style-type: none"> Equal focus on growth and current income Moderate tolerance for risk Intermediate investment horizon 	<ul style="list-style-type: none"> Need for current income Moderate focus on growth Low tolerance for risk Intermediate investment horizon 	<ul style="list-style-type: none"> Need for capital preservation and current income No focus on growth Lowest tolerance for risk Shortest investment horizon

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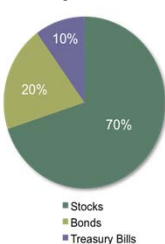
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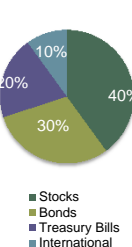
allocate your assets wisely

Portfolio Risk Level

Younger Investors
High Risk



Middle-Aged
Moderate Risk



Nearing/In Retirement
Low Risk

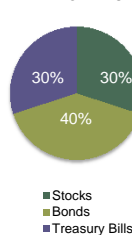
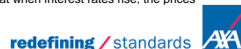


Chart illustrates sample portfolio asset allocations. Allocations are presented only as examples and are not intended as investment advice. Please consult a financial professional if you have any questions about how these examples may apply to your situation. Sources: Standard and Poor's; Center for Research and Security Prices; Morgan Stanley; the Federal Reserve. For the 20-year period ended 12/31/08.

Investments are subject to market risk, will fluctuate and may lose value. Bond investments are subject to interest rate risk so that when interest rates rise, the prices of bonds can decrease and the investor can lose principal value. International securities carry additional risks, including currency exchange fluctuation and different government regulations, economic conditions or accounting standards.

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choose your investments wisely

- Not based on “hot tips” or hearsay
- Analyze fundamentals including:
 - For stocks:
 - price/earnings, earnings per share, dividend payout
 - For bonds:
 - Moody’s/S&P rating, interest rate trends, call date
 - For mutual funds:
 - manager’s tenure and track record, current holdings, internal expenses

Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a mutual fund or variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money. Investing in mutual funds and variable annuities involves risks, including possible loss of principal.

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use dollar-cost averaging


Lets you buy more shares when prices are low and fewer when they rise.

Schedule	Regular Investment	Market Price /Share	Shares Acquired	Accumulated Shares	Total Investment Value
Month 1	\$120	\$5.00	24	24	\$120
Month 2	\$120	\$2.50	48	72	\$180
Month 3	\$120	\$4.00	30	102	\$408
Month 4	\$120	\$6.00	20	122	\$732
Month 5	\$120	\$8.00	15	137	\$1,096
Investment in 5 months: \$600 for 137 shares — Average cost per share: \$4.38 — Total Value: \$1,096					

The result: dollar-cost averaging typically provides a lower average cost per share, and therefore the potential for higher profit over time.

This table is hypothetical and for illustrative purposes only and is not indicative of any investment. Please note that dollar-cost averaging does not guarantee a profit or protect against loss in a declining market. Dollar-cost averaging involves continuously investing in securities regardless of fluctuating price levels, an investor should consider his/her ability to continue purchasing through low price periods.

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don't overlook your qualified retirement plan opportunities

- From your employer (401(k), 403(b) SIMPLE or SEP IRA, etc.)
 - Roth or pre-tax varieties
 - Don't lose your employer's match! (free money)
 - Rollovers and consolidation



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don't overlook your qualified retirement plan opportunities

- On your own (Traditional or Roth IRA)
 - When you can, contribute to both an IRA and 401(k)
 - Spousal IRAs
 - SEP IRA for side business
 - When to consolidate scattered IRAs

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consider products that provide safety nets

Look into products that protect you, your family and your future

Insurance		
Life	Homeowners	Liability
Health	Disability	Casualty
Auto	Long-Term Care	Business
Annuities		
Fixed	Variable	Immediate

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the benefits of annuities

- What is an annuity?
- Fixed vs. variable annuities
- Annuity benefits
 - Can be market-linked to help outpace inflation
 - Lifetime guarantees
 - Tax advantages
 - Flexible investment options
 - Death benefit; family protection

Please consider the charges, risks, expenses, and investment objectives carefully before purchasing a mutual fund or variable annuity. For a prospectus containing this and other information, please contact a financial professional. Read it carefully before you invest or send money. Investing in mutual funds and variable annuities involves risks, including possible loss of principal.

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benefits of using a financial professional

- A financial professional has the experience and know-how to:
 - Develop a strategy to help you meet your goals and objectives
 - Provide knowledge, unemotional guidance and answers to your financial questions
 - Recommend appropriate investment products from thousands of choices
 - Help minimize the bite of taxes
 - Review your situation regularly with ongoing check-ups
 - Reduce your stress and save you time

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conclusion: key points to remember

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strategies for recovery

- Bull and bear markets are a normal part of investing, but always be prepared
- Get your financial house in order — reduce debt, have an emergency fund, start saving/investing early, etc.
- Don't let emotions rule; focus on long-term goals and objectives
- Leverage proven investment strategies — asset allocation, dollar-cost averaging, age-adjusted risk exposure, etc.
- Protect your assets — income, savings, home, retirement, etc.
- Take advantage of employer-sponsored plans
- Consider using a professional
- Review your financial situation regularly

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Glossary

The asset classes on page 12 are represented by the following indices:

Investment Grade Bond

= Lehman Aggregate Bond Index

International Stocks

= MSCI EAFE Index

Large Cap Growth

= Russell 1000® Growth Index

Large Cap Value

= Russell 1000® Value Index

Small Cap Growth

= Russell 2000® Growth Index

Small Cap Value

= Russell 2000® Value Index

Mid Cap

= Russell Mid Cap® Index

REIT

= NAREIT Equity Index

Source: Market index data provided by Confluence. Past performance does not guarantee future results. Diversification does not guarantee a profit or protect against loss in a declining market.

- The Lehman Brothers Aggregate Bond Index covers the U.S. investment grade, fixed rate, taxable bond market, including government and credit securities, agency mortgage pass-through securities, asset-backed securities, and commercial mortgage-based securities.
- MSCI EAFE Index is an unmanaged index deemed by Morgan Stanley Capital International ("MSCI") to be representative of the market structure of the developed equity markets in Europe, Australasia and the Far East.
- The Russell 1000® Growth Index is an unmanaged index of large cap common stocks that measures the performance of companies with high price-to-book ratios and high forecasted growth values.
- The Russell 1000® Value Index is an unmanaged index of large cap common stocks that measures the performance of companies with low price-to-book ratios and low forecasted growth values.
- The Russell 2000® Growth Index is an unmanaged index of small cap common stocks that measures the performance of companies with high price-to-book ratios and high forecasted growth values.
- The Russell 2000® Value Index is an unmanaged index of small cap common stocks that measures the performance of companies with low price-to-book ratios and low forecasted growth values.
- The Russell Mid Cap® Index is an unmanaged index that measures the performance of the 800 smallest companies in the Russell 1000® Index, and is considered representative of the mid cap segment of the U.S. equity universe.
- The North American Real Estate Investment Trust Equity Index (NAREIT Equity) measures the performance of REITs listed on the New York Stock Exchange, NASDAQ, and the American Stock Exchange.

The indices represented are unmanaged and cannot be invested in directly, and do not represent any specific investment product.

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thank you for
joining us today

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