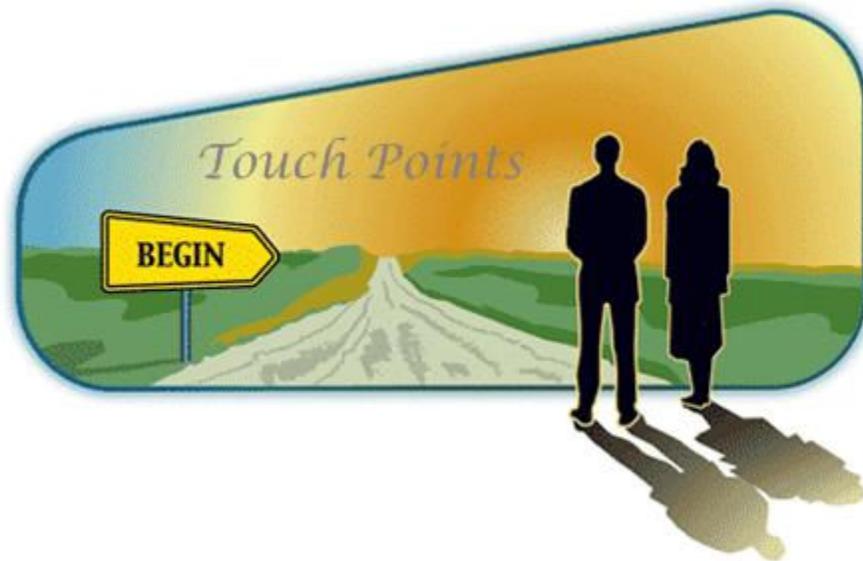


Reconsidering investment philosophy



Introduction

At one point in your life you probably developed some sort of investment philosophy. Maybe it was when you got that first job, when you went away to college, or when your first child was born. However, time has passed and things have changed. The market has fluctuated and your needs may have shifted to new areas. It's time to go back to that plan and readjust.

“Readjust?! But I thought investments grew on their own and I could simply reap the benefits and wait to cash in.” Investing is not a hand-off activity. Unless you count on being lucky all the time, you will have to periodically reevaluate your investment philosophy and the amount of risk you have taken on. Some people wait until major changes in their lives or in the market force them to take a look. However, you should check up on your plan periodically (once or twice a year). Those who take such proactive steps may see problems coming and can make adjustments. In addition, regularly reconsidering your philosophy helps your investments stay in synch with your life. Begin today by following a few easy steps and covering the bases below.

General Considerations

- Current lifestyle and new changes
- Evaluating current investments
- Investment goals
- Types of investments
- Market
- Risk
- Amount to invest
- Professional help and advice

Discovery Questions

1. How would you describe your current investment philosophy?
2. In what ways has your investment philosophy changed?
3. Can you think of any events or experiences that have influenced this change?
4. What adjustments do you feel will be necessary to better align your investment portfolio with your investment philosophy?
5. How do you plan on making the necessary adjustments to your investment portfolio?
6. List the steps you have already taken to make these adjustments.
7. Would you like assistance in choosing investments that align with your current investment philosophy?

Financial Considerations

- Costs associated with reconsidering your investment philosophy
- Cash flow considerations related to reconsidering your investment philosophy
- Asset management issues in regards to reconsidering your investment philosophy
- Debt management considerations involved with reconsidering your investment philosophy
- Risk management (insurance) considerations in regards to reconsidering your investment philosophy
- Tax planning considerations in regards to reconsidering your investment philosophy
- Estate or Legacy issues related to reconsidering your investment philosophy