



Preferred Planning Concepts, LLC

Comprehensive Financial Services for Individuals, Professionals and Businesses

Monthly Newsletter

AUGUST 2009

Dear friends/clients/and associates:

This week, Dominic Cimino's first full-market analysis as our Chief Market Strategist is being sent out to everyone on our mailing list as one of our monthly commentaries. We are sending this e-mail bulletin as a "head's up" so that you can watch for the letter. If, for some reason, you do not receive the letter by the end of the week, please call us in case we need to correct an address in our system. In the meantime, here are some ideas to ponder and consider:

1. Given the depth of the decline and recession the U.S. and other global economies have experienced, we at PPC are all firmly convinced that trying to achieve some degree of "tactical management" of portfolios will be very important during this secular bear market in seeking to both grow and protect assets for client. For those of you who have not had the opportunity to come to the office, meet Dominic, and have him explain the approach he uses to manage assets (including his own), we encourage you to set a time to do so.
2. While we see great value in this tactical approach to the management of assets, we also realize that many investors still embrace the traditional "buy & hold" philosophy that worked so well in the 1980's and 1990's; but has not worked as well this decade. For those clients, Dominic has also designed "fully-invested" asset allocation portfolios which can be used to try and help clients reduce "beta", and enhance "alpha" to deliver quality, risk adjusted returns. If you would like to find out more about how he could help you with this approach, please call and talk with Dominic.
3. In a prior mailing, we briefly explained how we could now assist you with tactical advice in regards to the 401k (or 403b) plan you have at work. Many clients are excited about us being able to do this, and have met with us to secure details. If you would like us to possibly help you with your 401k, and provide regular input, please schedule an appointment, or call us to discuss.
4. In recent months, we have assisted clients in making sure they understand the intricate details of the older cash value life insurance policies many people may have purchased 10-20-30 years ago. We did this because many of those policies have the potential to "implode" due to lack of adequate deposits, lack of internal growth, or an increase in internal costs and charges by the insurance company. As a result of our analysis, we have been able to help people preserve and protect their coverage. If you would be interested in having us assist you with policies you may own (ours, or others), please call to discuss with us.
5. Term life insurance is again seeing very competitive premiums with guarantees for 10-15-20-30 years. Not all life insurance needs require a lifetime of coverage, or a build-up of cash value. We have been able to help many people in designing a well diversified life insurance program. If you'd like more information, or quotes, please call us to discuss.
6. Lastly, be thankful for the things you have been blessed with (i.e. family, health, friends, love, faith, etc); and let us do the worrying about the financial things in your life!

Have a great day, and enjoy the rest of your summer!

Ken, Dave, Dominic, and Julie

A Complete Plan For Your Future

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Questions or Comments Email Us at Therese@PPCplanning.com or call (847) 375-0505