Asset Management

ZOELLER
ASSET MANAGEMENT

Why Asset Management?

Successful investing involves time, discipline and a carefully selected balance of investment vehicles. We believe asset management is one of the most important investment strategies towards helping you reach your investment goals. Its important to ensure the value of your portfolio has some protection regardless of market downturns. The objective of asset management is to help ensure that a 25 percent market downturn won't mean a 25 percent drop in your portfolios value. Proper asset management can not only help put you on the road to reaching your financial dreams and goals, but also may help protect you against market downturns along the way. At Zoeller Asset Management, we'd like to help manage your assets with a goal of helping you reach financial success.

| Proper asset management may help put you on the road to reaching your financial dreams and goals |

What is Asset Allocation?

From the old adage, "Don't put all your eggs in one basket," asset allocation is the simple concept of diversifying your assets among stocks, bonds and cash. In fact, diversification is often considered one of the best long-term investment strategies for any market environment. How you divide your money among stocks, bonds and cash should be based on a careful assessment of your goals, time horizon for investing and tolerance for risk.
Each asset class - stocks, bonds and cash - has a

different level of risk. Investment return will generally depend upon how much risk you are willing to accept throughout different stages of your lifetime. As you get closer to retirement and your time horizon shortens, for example, you'll want to take less risk with your overall portfolio by investing in a higher percentage of lower risk investment vehicles. On the contrary, those with more time left until their retirement may wish to put a higher percentage of the money into riskier investment vehicles like stocks. We can help you determine what's right for you based on where you are in your investment lifecycle, your objectives and financial goals.

Why Asset Allocation?

Changing market environments will affect how each asset class behaves, and each class will react differently. For example, while one asset rises in value, others may simultaneously decrease.

| Making sure that your portfolio is balanced to withstand economic cycles is important. |

Consider that in the late 1990s, many investors put virtually all their money into high-flying technology stocks. When the market corrected in 2000, many of these investors experienced steep losses. While investors who may have all their money in bonds during this time may not have experienced the dramatic upswings of the stock market in the late 1990s, they also were more likely to have missed the dramatic downturns. Similarly, leaving all your money in cash during

these times would have steadily eroded the value of that cash during a time of steep inflation. Because no one can predict how the market will behave, making sure that your portfolio is balanced to withstand economic cycles is important.

Asset allocation is a direct contrast to the concept of "market timing," the practice of attempting to time when to get in and when to get out of the market. Study after study has shown that market timing does not work over the long term, but rather that keeping your money invested and broadly diversified across asset classes accounts for a high percentage of your portfolios return.

| Study after study has shown that market timing does not work |

While the lure of "beating the market" and watching daily market turns can play a role in the human nature of investing, straying from the discipline of asset allocation can mean losing significant returns.

What is the Right Mix for You?

The right asset allocation mix for you will be based on factors such as your life expectancy, retirement goals, needs such as childrens education, and the overall level of risk you are willing to take.

As your financial consultant, our role is to help you assess your needs and long-term goals and then work with you to build and manage a portfolio based on the investment principles of asset allocation. As your life situation changes, we'll

review and make adjustments to your asset allocation mix to make sure you're still on track to meeting your goals. We'll work with you to stay on track and maintain the discipline necessary to develop and stick with a predetermined portfolio through volatile markets.

Call us today at 636-534-2257 to get started building an appropriate asset allocation mix for you.

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Asset allocation seeks to maximize the performance of your investment portfolio using diversification and disciplined investing. However, using an asset allocation methodology does not guarantee greater or more consistent returns.