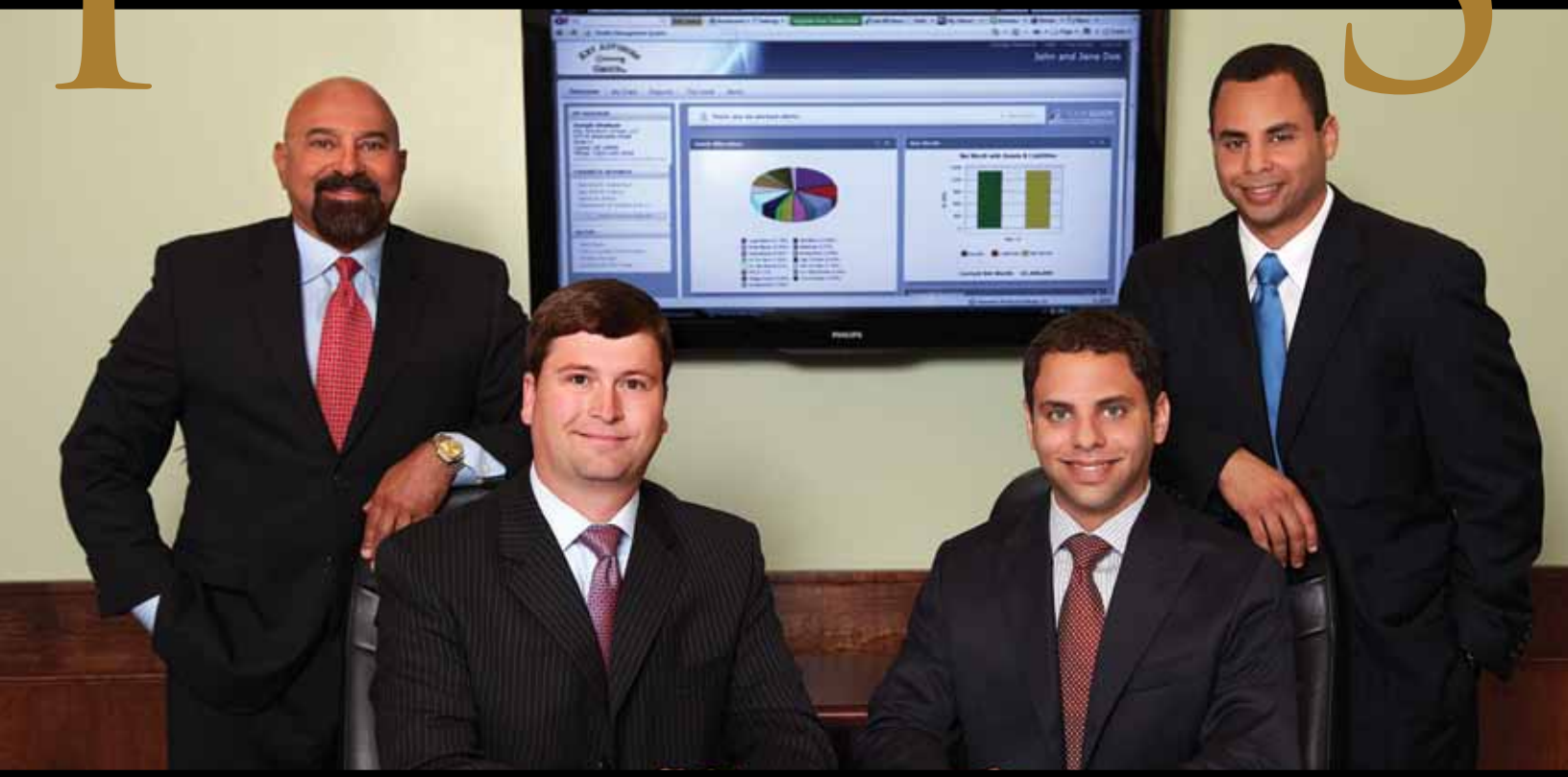
Perspectives



Winter
2012

Key Advisors
Group LLC.

Welcome

Dear Client,

Although fall is over and winter is upon us, the stock market certainly hasn't cooled off! Even though markets haven't always done what we want them to do, we have learned that a downside always means an upside somewhere else and we enjoy the challenge of seeking out opportunities for our clients.

2012 has been an excellent year at Key Advisors Group and we're very much looking forward to serving our clients in 2013.

In this season's issue, we've worked hard to provide some insight into some of the important issues our clients face. In this issue we'll be covering:

We are always looking for ways to educate our clients and provide insight into important economic and financial issues. We hope you find this newsletter interesting and informative, and we welcome any questions you have.

Since this is our first issue, we would like to ask for your feedback. If there are any topics that you would like to see incorporated, please let us know the next time we speak. If you have any family or friends who would enjoy receiving their own copy, please give us their information and we will be happy to add them to our growing list of subscribers.

As always, it is an honor and a privilege to serve you.

Warm Regards,

Eddie Ghabour & Doug Ferris

8 INVESTMENT PITFALLS for

High Net Worth Investors to Avoid in 2013

Few words better characterize today's financial markets than uncertainty. We believe investors need to adjust their expectations in order to adapt to the road ahead. It seems to be the nature of today's markets to subject investors to sharp price fluctuations and confusing global events that test emotional fortitude at every turn. Experience has taught us that successful investing requires discipline and the patient execution of a long-term strategy, most especially when it is emotionally difficult; in fact, that is usually the time when opportunities are greatest.

In order to help our clients chart a course in uncertain waters, we've compiled a list of critical MISTAKES to avoid in 2013.

MISTAKE #1
Expecting a Smooth Ride

You probably remember the heydays of the 90's when many investors felt like they were on an elevator heading for the top floor. Today's markets are not like that, and it's a mistake to think that we will return to those conditions any time soon. In this "new normal" economy, big swings in the markets have many people scared stiff. However, even in a choppy market, with the right mix of investments, there is money that could be made.

In order to help navigate the turbulent markets of today, it is critically important to structure your portfolio to minimize declines in down markets. This definitely does not mean to cash out when you lose confidence and re-invest when you begin to feel better about the markets (See Mistake #2 about the perils of trying to time the market). This means that during periods of market turbulence, you may need to adjust your mix of investments. It is also important to remain flexible in your investment selection, so as to take advantage of mispriced assets in a way that can both help to reduce risk and increase returns.

However, both these techniques require active, professional management. You simply cannot count on achieving these results in a basic retirement account. Regardless of your investor profile or long-term investment goals, making the most of today's markets and holding onto your investment returns will require conviction in your investment strategy. Retreating and starting over each time is almost a sure path to ruin.

MISTAKE #2
Trying to Time the Market

When markets are rallying or pulling back, it's often very tempting to try and seek out the top to sell, or the bottom to buy. The problem is that investors usually guess wrong, missing out on the best market plays. Does the cost of trying to time the market make a big difference in your returns? You bet it can.

For example, between 1986 and 2005, the S&P 500 compounded at an annual rate of 11.9% –even while weathering Black Monday, 9/11, and various booms and busts. Over that period, $10,000 invested in 1986 would have grown to over $94,000.[i] However, according to a recent Dalbar report, the average investor's return during that period was just 3.9%, meaning that same $10,000 grew to just over $21,000.[ii] Why? Trying to time the market. The average investor misses out because their money tends to come in near the top and come out at the bottom. Investors are notoriously bad at picking the right time to enter or exit investments; by the time an opportunity is on their radar, the "smart money" is usually nearly ready to get out. The problem is that the majority of equity gains are made in a very short amount of time. If you're not in the stock when it moves, you may miss out on the whole play.

The bottom line is that it's virtually impossible to accurately find the top or bottom of the market, and no one can do it consistently.

MISTAKE #3
Taking Too Much Risk

Not only do many investors pay the timing penalty, they also pay a penalty for having too much risk in their portfolios. During the bull market days of 2000, money poured into equities, mostly into risky tech and internet stocks. The boring "value" stocks trading at low earnings multiples saw many of their investors fleeing towards higher returns. However, during the terrible bear market that followed 9/11, many of those "boring" value stocks weathered the storm well, while the bottom fell out of the tech industry. Investors who took on too much risk, afraid to miss out on the dotcom boom, saw their portfolios take a severe beating.

One of the major differences between amateurs and investment professionals is that the professionals seek to understand and manage portfolio risk. Prudent investors consider the risks contained in an investment position and cut down their position and market exposure if they determine that their portfolio contains too much risk.

The markets of 2013 will still be volatile, and holding too much risk can spell disaster for your financial future. A few questions to ask yourself when evaluating your portfolio:

- Are you too heavily invested in one asset class, sector, or geographical region?
- Do you hold too many alternative investments?
- Do you hold many of the same investments or overlap too much?
- Is your portfolio correctly structured for your long-term goals, investment horizon, and appetite for risk?

Portfolio risk can be insidious. You might think that by holding a diverse mix of stocks, bonds, and alternatives that you are adequately managing your risk, but it's very possible that your investments are correlated and may react to a market decline in the same way. One of the best services an investment professional can provide is a clear-eyed evaluation of risk and an asset allocation structure to mitigate it while still helping you reach your goals. If you are concerned that your portfolio may carry too much risk, please feel free to contact us for a consultation.

MISTAKE #4
Taking Too Little Risk

As we head into another year of probably market volatility, investors are playing it safe, fearful of losing portfolio value. However, a portfolio containing too little risk can leave you feeling safe but sorry as you miss out on the important market rallies. With so much turbulence in the markets, many investors are flocking to so-called safe haven investments like U.S. Treasuries and cash. This aversion to risk can have serious adverse effects on long-term investments, as too many fixed-rate investments put a cap on your portfolio's upside. Too little growth in your investments can leave you with a shortfall in your retirement years.

In a reaction to 2012's turbulent markets, investors pulled more than $28 billion from U.S. stock funds, even as the S&P 500 rallied more than 18%. [iii] It's not hard to see why wary investors want to take a more cautious approach, given economic turmoil and the cloud of uncertainty surrounding taxes. However, by trying to reduce the chances that their portfolios will suffer large losses, investors may be trading one type of risk for others, including inflation risk, high valuations, and greater-than-expected volatility.

While it is true that equities have greater loss potential than short-term fixed-rate investments, they also have a greater potential for gain. For many investors, hunkering down in safe haven investments is a luxury they simply can't afford.

...by trying to reduce the chances that their portfolios will suffer large losses, investors may be trading one type of risk for others, including inflation risk, high valuations, and greater-than-expected volatility.

With inflation eating away at cash every year, most investors need at least some growth-oriented investments.

To know whether you should be taking on more risk, it's important to speak with your investment advisor and ask yourself the following questions:

- Do I have enough growth-oriented investments in my portfolio?
- Can I afford to take short-term losses for long-term gain?
- Could I afford to live on Social Security or other income in the event my accounts decline in value?
- How comfortable do I feel taking on more risk to potentially achieve higher investment returns?
- Could I live on my investments without taking on additional risk?

MISTAKE #5
Making Emotional Investment Decisions

Emotional decision-making can wreak havoc on the most carefully designed investment plan when markets swing. The majority of investors lost money in the mortgage-meltdown crash of 2008. Many cashed out near the bottom, fearing that the markets themselves were collapsing, and still have their money sitting on the sidelines. The scars of the crash, when the markets experienced serious intra-day swings, run deep.

A 2011 study by benefits company Aon Hewitt, showed that boomers are especially at risk of making emotional investment decisions. Study results showed that those nearing retirement become very loss averse, and are prone to bailing on the market during declines. The problem is that these are the investors who have the most to lose by making poor investment decisions.

According to the study, the share of 55 to 60-year-old workers with less than 5% of their money in stocks rose from 9% at the end of 2007 to 14% at the end of 2008. Meanwhile, for those 60 plus, the percentage rose from 13% to 18%, and for the 50 to 55 age cohort, it climbed from 7% to 11%. Instead of seeing the big picture, taking advantage of the volatility, and rebalancing, many of these investors cashed out, locking in their losses; worse, most of them did not get back in for the 2009 rally.[iv] While it can be difficult to rein in emotions when your life savings take a beating, running for the exits is sometimes the worst thing you can do.

Fear can cause us to abandon an investment strategy when the outcome is not what we want. Greed can cause us to chase investment fads and take on too much risk.

There are two emotions that you need to confront whenever you make financial or investment decisions: fear and greed. Fear can cause us to abandon an investment strategy when the outcome is not what we want. Greed can cause us to chase investment fads and take on too much risk. It's impossible to avoid feeling these emotions when making important financial decisions; however, you can recognize them, and engage your rational mind to overcome them.

One of the major benefits of working with a financial professional is that it is our job to act as the voice of reason when emotions run high. When major investment decisions are only a click away, many investors give in to emotional decision-making and pay the price for their short-term thinking. When markets decline, remember that we are always available to answer questions, provide reassurance, and show you the opportunities that volatile markets provide.

MISTAKE #6
Failing to Diversify

Warren Buffett once said that diversification* is a "protection against ignorance," meaning that when it comes to investing, there's no way to know everything about an investment and no way to predict the future. Even the Sage of Omaha makes poor investment decisions, and diversification prevents one error or bad investment from taking down his whole portfolio.

The first step of a diversification plan consists of diversifying between asset classes. This means maintaining a good mix of stocks, bonds, cash, and perhaps some other types of alternative investments like real estate, or other investments

that are a good fit for your goals and investor profile. The problem is that many investors have a tendency to chase performance by aggressively investing in a single class of investment: stocks when the equity markets are rallying, and bonds or cash during a market decline. This lack of diversification can play havoc with a portfolio during times of market turbulence.[v]

The second part of a properly diversified portfolio is diversifying within an asset class. One of the most critical mistakes many working investors make is to have too much (more than 10-15% of their portfolio) in their company's stock, which can spell disaster if it takes a turn for the worst – imagine, losing your job and your retirement savings in one fell swoop. For example, it's important to have a good mix of small-cap, large-cap, international, and sector-diverse equities in a portfolio. While a certain stock or sector might be affected by a market decline, a gain in another might offset it.

MISTAKE #7
Focusing more on Returns than Managing Risk

Chasing performance is one of the biggest errors made by investors. That feeling of "I don't want to miss out" has probably led to more investment mistakes than any other factor. If you take the time to study past performance, you will discover that it is not a reliable way to predict future winners. The growth stocks that were popular in the 90's had been churning out double-digit returns for several years, when they suddenly went south, taking many investors' portfolios with them.

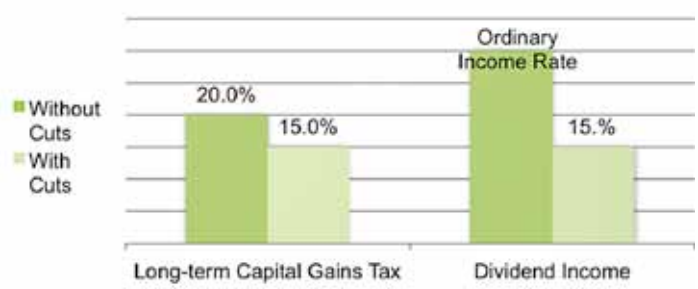
The lesson here is that if a particular asset class has outperformed for three or four years, you can know one thing with certainty: you should have invested three or four years ago. Often, by the time the average investor has decided to invest, the "smart" money has already gotten out while the "not-so-savvy" money continues to pour in. Don't make this mistake. Stick to your strategy, rebalance, and focus on getting into investments with great fundamentals.

MISTAKE #8
Ignoring the Impact of Taxes

When looking at investments, one of the key rules to keep in mind is that you should always be looking at the after-tax return of an investment. At first glance, a 5% return beats a 3% return any day of the week. However, if the 5% return were from taxable stock dividends and the 3% came from tax-free municipal bonds, then the situation changes. For example, a hypothetical $10,000 investment might be worth $17,908 after 10 years at a 6% annual return. However, after accounting

for state and federal taxes (5% and 25%, respectively), you would only take home $11,228, pushing your annual return down to just 1.2%. [vi]

The Bush-era tax cuts and their extensions are scheduled to expire at the end of 2012. At the time of this writing, very little has been decided by lawmakers and a cloud of uncertainty still hangs over taxpayers. While we cannot predict what actions Congress will take, it is likely that the tax situation for many Americans will change significantly in the next few years. For example, as seen in the chart, capital gains and dividend income taxes may increase significantly in 2013, meaning that investors experiencing investment gains may have a heavy tax burden in the coming years.



Though this strategy is not right for everyone, for some of our clients, we are shifting a portion of their investments to assets that generate federally tax-exempt income, such as municipal bonds. We are also discussing other strategies for reducing the impact of taxes on their income and investments. If you are concerned about the impact of taxes on your future, we strongly encourage you to speak with us and your tax professional to determine what options are available to you.

Note: While taxes are not something you should ignore in 2013, your investment strategy should be based on your investment goals, appetite for risk, and time horizon.

Conclusion

Investors who recognize and avoid these eight common pitfalls give themselves a great advantage in meeting their investment goals. While it is impossible to predict what the markets are going to do in 2013, generally, each downside contains an upside somewhere else. We specialize in seeking out these upsides and diversifying* our clients' investments into different asset classes. Our goal in doing this is to help them smooth out the highs and lows, avoid the worst-case scenarios, and take advantage of the many opportunities that exist.

We want to assure you that we diligently research current trends and use all the analytical tools at our disposal to help you make solid investment decisions. Above all, we want to help you relax and enjoy the lifestyle that you have worked to build, knowing there is an experienced, vigilant hand at the tiller.

If you ever have questions or concerns about your portfolio, we are at your service.

Footnotes, disclosures, and sources:

*Diversification does not guarantee against a loss.
Investing involves risk including the potential loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining values.

Past performance does not guarantee future results.

You cannot invest directly in an index.

Consult your financial professional before making any investment decision.

Opinions expressed are subject to change without notice and are not intended as investment advice or to predict future performance.

All information is believed to be from reliable sources; however, we make no representation as to its completeness or accuracy. Please consult your financial advisor for further information.

Investing in small- and mid-size companies may involve greater risk in price volatility and potential reward than investing in larger, more established companies.

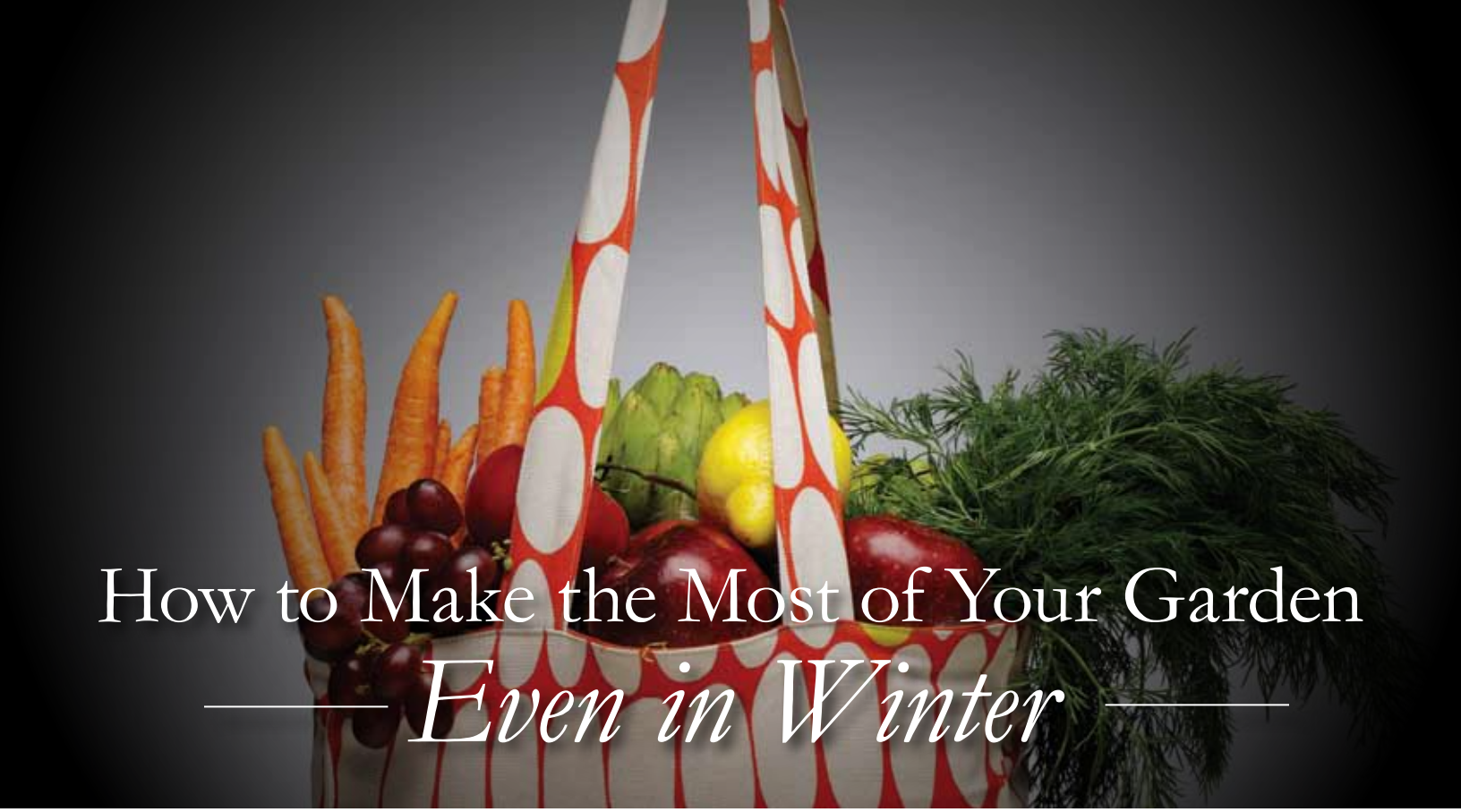
International investing presents certain risks not associated with investing solely in the United States. These include currency fluctuations, political risks, accounting procedure differences and the lesser degree of public information required to be provide by non-U.S. companies.

The Standard & Poor's 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general.

These are the views of Platinum Advisor Marketing Strategies, LLC, and not necessarily those of the named representative or named Broker dealer, and should not be construed as investment advice. Neither the named representative nor the named Broker dealer gives tax or legal advice.

We have not independently verified the information available through the following links. The links are provided to you as a matter of interest. We make no claim as to their accuracy or reliability.

[i] Source: Yahoo Finance
[ii] http://www.qaib.com/public/default.aspx
[iii] http://online.wsj.com/article/SB10000872396390443696604577647742779925240.html
[iv] http://www.forbes.com/sites/janetnovack/2011/09/26/study-boomers-making-more-401k-investing-mistakes-than-younger-folks/
[v] http://news.morningstar.com/articlenet/article.aspx?id=310230
[vi] AARP Investment Return Calculator



How to Make the Most of Your Garden *Even in Winter*

Planning a great garden starts in the winter. If you map out your crops by listing all the varieties you would like to plant this year, shop for seeds ahead of time, and research the ideal growing conditions of each plant, you'll be thankful you started early. A little knowledge of cool season vegetables and your regional climate will ensure you have a great abundance of produce to harvest through spring, summer, and fall.

People new at gardening may be surprised to know there are many plants that thrive when they start life in cool soil, short days, and a few frosty nights. These are referred to as the cool season vegetables. Some vegetables, such as carrots and brussel sprouts, even taste better when exposed to a touch of frost. Typically, cool season vegetables do well when planted approximately 2 to 4 weeks before your region's last frost. That's why it is necessary to start planning, researching, and shopping early.

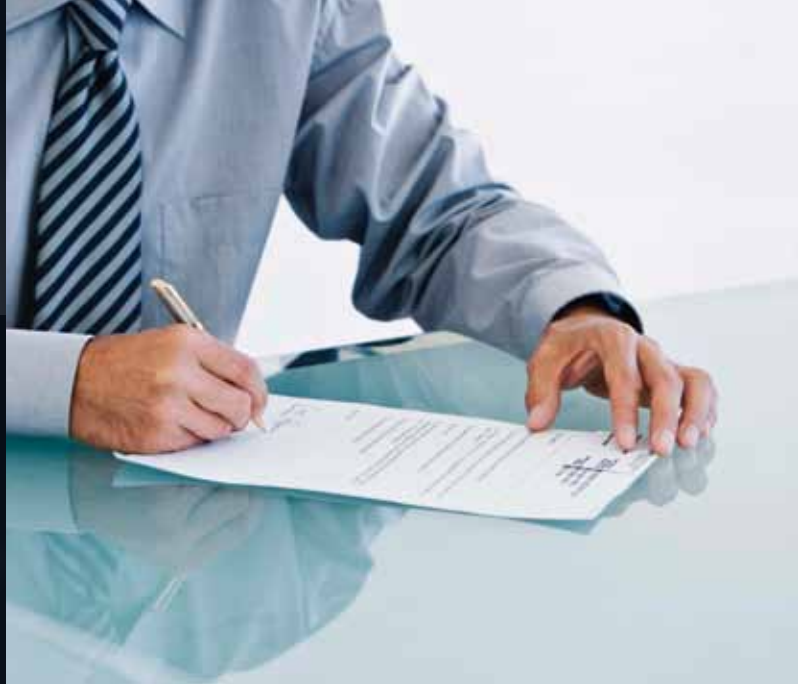
Vegetables and herbs that do particularly well in the cooler months include:

- Peas (many varieties)
- Radishes and Onions
- Lettuce (many varieties)
- Spinach, Swiss Chard, Kale and Collards
- Beets, Turnips, Carrots and Parsnips
- Cauliflower, Cabbage, Brussel Sprouts and Broccoli
- Celery, and Potatoes (all varieties)
- Cilantro, Parsley and Chives

Although a few crops, such as carrots and beets, also do well in warmer months, most cool season vegetables will start to flower and go to seed (referred to as "bolting") very soon after the warm weather appears. Once this happens, the vegetables or herbs will become bitter, woody, and far less tasty - even inedible.

If timed right, the warm summer weather will signal the end of a healthy and plentiful cool season bounty, which in turn, makes room for the next crop of summer produce. Near the latter part of summer, another crop of cool season vegetables can be started all over again. If you plan the gardening season by starting early, you yield the best results and will likely enjoy gardening that much more. Before the first frost of spring and after the first frost of fall, cool season vegetables are the perfect opening and closing to the garden season. For experts, enthusiasts, and novices, gardening does not stop in winter. In fact, this is when it all begins.

HAVE YOU CHECKED YOUR BENEFICIARY DESIGNATIONS LATELY?



Beneficiary designations are a powerful tool for estate planning. Adding beneficiaries to your accounts gives you the opportunity to directly distribute assets after your death and helps your family avoid the expense and stress of probate. It's extremely important to keep the names of the person or people you would like to benefit from your insurance policies, pension plans, individual retirement plans, annuities, and other investments up-to-date. The events in your life are constantly changing and your beneficiary designations may periodically need to be reviewed and updated.

Here are some reasons why checking your beneficiary designations regularly is so important:

- A beneficiary designation always trumps your will. For example, if your children are named in your will, but your ex-spouse is still listed on your pension plan, your ex-spouse is entitled to that money, regardless of your family's wishes.

- If you don't name beneficiaries for your assets, they may be subject to probate. This can be an expensive and lengthy process and a court may not honor your original intentions. One of the major benefits of beneficiary designations is that it completely bypasses expensive court proceedings for any account with a named beneficiary.

- Family relationships can be complex, and beneficiary designations allow you to ensure the future wellbeing of all members of your family. Without beneficiary designations, your wishes may not be carried out as written, since a probate court or local statute may determine the final distribution of your assets.Your estate plans should keep up with your life. By regularly updating your beneficiary designations, you ensure that your estate plans keep up with major events like births, deaths, relationship changes, and major financial decisions.

- Naming contingent beneficiaries is just as important as naming primary beneficiaries. In the event a primary beneficiary passes away before you, you will have made sure your assets will go to the recipient(s) you want. Some experts suggest naming two contingent beneficiaries for each primary one, just to be safe.

When designating your beneficiaries, there are a few important things you want to keep in mind.

- Make sure that you clearly identify each beneficiary by name and relationship, instead of imprecise phrases like "all my living children" or "as per my will." This will ensure that account custodians are able to correctly identify your beneficiaries and disburse funds quickly.

- Consider specifying percentages instead of amounts, so that account value changes don't affect your wishes.

- Discuss your estate plans and beneficiary designations with your family members, so that everyone is aware of your wishes.

Twelve Things to Fight Aging

Everyone worries about the visible signs of aging to some degree. Perhaps you've scrutinized your face in the mirror from time to time, wondering what you should do to naturally decrease the effects of time. Read on to discover twelve sensible and affordable things you can do in order to maintain a youthful complexion for as long as possible.

① Exfoliate your skin every few days:

Exfoliating creams encourage your body to produce more collagen, which is the main protein responsible for keeping your skin flexible and smooth. In addition, when you exfoliate your skin you remove old and dead cells while bringing new cells to the surface. This helps to create a noticeably more youthful complexion.

② Eat strawberries:

The vitamin C in strawberries helps your skin to become more resilient and elastic because vitamin C aids your body in producing collagen. As you age, you naturally have less collagen at your disposal, and so a higher intake of vitamin C might help to keep you looking younger and smoother for longer. In addition, scientists in Korea have found that the ellagic acid in strawberries actively helps to prevent the destruction of collagen, which in turn helps to prevent the development of fine lines and wrinkles.

③ Don't smoke, and avoid being around people who are smoking:

As well as increasing your risk of developing cancer and other potentially fatal illnesses, exposure to cigarette smoke leads to premature aging of the skin for a couple of reasons. First, inhaling cigarette smoke reduces the amount of vitamin C available in your body, and this decreases collagen production and promotes dry skin. When the skin is dry, fine lines and wrinkles develop more easily (and any wrinkles that you already have tend to become more obvious). Second, the act of smoking requires you to pucker your lips as you inhale, and if you spend hours doing this each week, the repetitive muscle movement eventually leads to deep wrinkles forming around your mouth.

④ Pay attention to how you sleep:

If you want to fight premature aging, try your best to get into the habit of lying on your back when you sleep. If you usually lie on one side, pressing your pillow against your face for eight hours each night leads to fine lines and wrinkles developing

on the cheeks and around the mouth. Similarly, lying on your stomach creates wrinkles on your forehead (where your skin is tightly pressed against the pillow).

⑤ Invest in sunscreen and wear it daily:

The role of sun exposure in skin aging is now well publicized, but some people still think the main thing they need to do to avoid premature aging is to wear sunscreen when the weather is hot. In truth, you will be exposed to ultraviolet rays even when the weather is overcast, so you should wear sunscreen any time you go outside. If you never get around to purchasing an effective sunscreen, you will end up with dry skin that easily develops wrinkles.

⑥ Eat more pineapple:

Some of the enzymes in pineapples help keep your skin hydrated and elastic. These enzymes are also great at removing damaged or dead cells from the skin, which helps to produce a clear and attractive complexion.

⑦ Moisturize twice a day:

It is a myth that you need to buy an expensive moisturizer if you want to prevent premature aging, but you do need to use your moisturizer twice a day. Further, it is a good idea to invest in two different types of moisturizer. A day cream will help keep your skin hydrated during the day, and a thicker night cream can be worn to encourage skin repair and hydration while you sleep. In the colder months of the year, you may also want to purchase a thicker day cream to combat the influence of harsh winds and low temperatures, which dry your skin and promote the development of wrinkles.

⑧ Considering using coconut oil:

Coconut oil is very good at moisturizing skin and is not known to cause any adverse side effects. In addition, some recent studies support the claim that applying coconut oil reduces the appearance of fine lines, wrinkles, and sagging skin.

⑨ Cut down on refined sugar in your diet:

The consumption of refined sugar triggers a process called glycation, during which potentially harmful proteins are formed. Dermatological research suggests that these proteins are capable of damaging all kinds of cells in your body, and your skin cells are no exception. These particular proteins are also capable of reducing skin elasticity, and less elastic skin more easily falls victim to the development of prominent wrinkles.

⑩ Never skip the recommended daily intake of water:

You have repeatedly heard that we should all be drinking at least eight glasses of water every day, but you may be guilty of ignoring this advice and not realizing the problems it may cause. With respect to premature aging, the important thing to know is that being even just a little dehydrated can have a huge effect on your skin. Compared to your heart and other vital organs, your body does not consider your skin to be a top priority. As a result, it is one of the first things to receive depleted water supplies when you are not drinking enough liquid. When your skin does not receive the right amount of water, this interferes with the formation of new cells. If you find it hard to drink as much water as you should, try adding a dash of lemon or lime juice to make it more appealing.

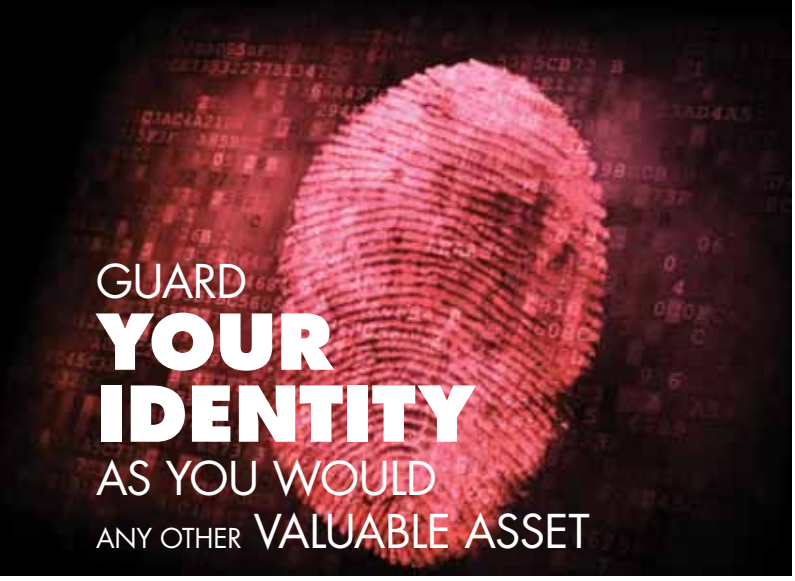
⑪ Only drink alcohol in moderation:

When you drink a lot of alcohol, you can end up with flushed and mottled skin that makes you look older than you really are. This happens because alcohol dilates tiny blood vessels under the surface of your skin. You do not need to cut alcohol out of your diet completely if you want to avoid premature aging, but binge drinking must be left behind.

⑫ Use a humidifier in the winter months:

It is easy for skin to become dry and wrinkle-prone in the winter months because of running radiators, heaters and fireplaces. However, you can buy a robust and effective humidifier for a reasonable price and this will combat dry skin by adding moisture to the air.

Sadly, aging is inevitable and we will all develop fine lines and wrinkles as we progress through life. However, if you follow the above advice you will be doing everything you can to combat premature aging and should be able to maintain smooth and attractive skin for longer.



GUARD YOUR IDENTITY AS YOU WOULD ANY OTHER VALUABLE ASSET

As you are surely aware, identity theft is a growing problem that's affecting more and more people everyday. Identity theft occurs when a thief uses personal information like your name, Social Security number, or credit card number to commit fraud or other crimes. According to FTC estimates, as many as 9 million Americans have their identities stolen each year.

Identity crime can take many forms and thieves can be very resourceful when attempting to steal your information. Identity thieves may use your credit history to rent an apartment, obtain a credit card, or establish loans in your name. Many Americans do not find out about the theft until they review their credit reports, or a credit card statement. Worse, some don't find out until they're contacted by debt collectors.

You can be assured that the financial services industry takes this offense very seriously and goes to great lengths at all levels to guard against fraud. Strict regulatory standards are in place to protect the personal financial information of investors, like you, from falling into the wrong hands. Even so, with the costly crime of identity theft on the upswing across the U.S., it pays to take some simple precautions to reduce thieves' access to your personal data.

- Don't give out your Social Security number unnecessarily. (When you are asked for it, question whether it is truly necessary.)
- Don't carry extra credit cards or checks in your purse or wallet.
- Limit the information on your checks. While it may be convenient to print your drivers license or Social Security number to save time, this makes it easier for thieves to steal your information. Ignore all unsolicited phone calls, mail and emails seeking pertinent personal data like your bank or brokerage account information, passwords or PINs. These are typically scams. Your financial providers will never call asking for personal information.
- Shred any information that a thief could use to establish an identity in your name. The Better Business Bureau estimates that only 12% of identity theft occurs online; most ID theft happens in the trash. For more information on when to shred documents, go to www.bbb.org/
- Check your account statements each month for unauthorized withdrawals or account activity. In order to qualify for fraud protection, you must report fraudulent activity quickly.
- Carefully analyze your credit report for errors each year. You are able to get your credit reports once per year for free. For more information, go online to www.annualcreditreport.com or call toll-free 877-322-8228.

WHAT TO DO IF YOUR IDENTITY IS COMPROMISED

When it happens, identity theft can be a nightmare. While some identity theft victims can resolve their problems quickly, others spend hundreds of dollars and many days repairing damage to their good name and credit record. If you are the victim of identity theft, there are three steps you should take immediately:

1. Place a fraud report with the three major credit agencies.
   - TransUnion: 1-800-680-7289;
   - Equifax: 1-800-525-6285;
   - Experian: 1-888-EXPERIAN (397-3742);
2. Freeze or close the accounts that you believe were tampered with or opened fraudulently.
3. File a police report to provide law enforcement with the specific details of the crime and begin the resolution process with financial services companies.

For more suggestions on preventing identity theft, visit the U.S. Federal Trade Commission's (FTC) website at ftc.gov.

I hope you find this information helpful. Feel free to contact us if you have any questions about the suggestions described above, or any other financial concerns. Together, we can work to keep your identity and your financial future secure.

http://www.ftc.gov/bcp/edu/microsites/idtheft/consumers/about-identity-theft.html

Get the Most out of Your Doctor Visit

Have you ever gone to see your doctor and felt rushed through the appointment? Or have you finished a doctor's appointment and realized you forgot to ask some important questions? Feeling nervous is normal when seeing a physician, but with a little planning, you can have a more productive doctor's visit and feel more confident about your healthcare.

1. Make a list of your top questions at least one day in advance of your doctor's appointment. Whether you write your concerns on the back of an envelope or in your smartphone, organizing your thoughts will ensure you don't forget to ask the doctor about your health concerns.

2. Get a bag and put all your medications into it. Bring that bag to the doctor so he or she can see what you're taking. Even if all you take are daily vitamins and an occasional aspirin, the doctor and nurse will be able to see that first-hand. Unfortunately, many doctors do not communicate with each other and if you have different specialists caring for you, they may not know all the medicines that you have been prescribed. When you're putting medications in that bag, include any herbs or supplements that you take. Herbs and health food supplements are drugs too! Herbs can and will interact with your other medicines and your doctor should know about them.

3. Arrive to the appointment at least fifteen minutes early. The appointment time you were given means the doctor will be walking into the exam room door to see you at that time. Arriving just a bit early lets you get the most time out of your doctor's visit.

4. If you can, bring a friend or family member with you to act as an advocate. Sometimes the medical system can be overwhelming or confusing, and having someone else in the room will help advocate for your best care.

5. Remember that list of questions you brought with you? Use that paper to write down the doctor's answers so you don't forget anything. Ask your doctor if he or she has a secure email or website so you can email him or her later if you have further questions. More and more doctor offices are using email and web applications to communicate with patients. Doctors will sometimes be able to answer their email more quickly than returning a phone call.

6. Remember: you are in charge of your health. Being in the doctor's office may seem intimidating, but by using the above tips you are engaging your doctor as a partner in bringing you the best healthcare.

Sudoku

Sudoku or "single number" is a logic-based, number-placement puzzle. The objective is to fill a 9×9 grid with digits so that each column, each row, and each of the nine 3×3 sub-grids that compose the grid (boxes) contains all of the digits from 1 to 9 once.

					6	3		
5								6
		6	8		3		9	5
7		1				4		8
6			4	1	8			2
8		3				6		9
1	6		5		2	8		
3								1
		4	6					

2	9	7		1				
1		5						
4	8				9			
5				9	1		3	
8			7		4			6
	7		5	8				4
			9				8	5
						4		1
				7		2	9	3

Postage

KEY ADVISORS GROUP LLC.

33718 Wescoats RD Suite C
Lewes, DE 19958

Recipient Name
Street Address
City, State Zip Code