

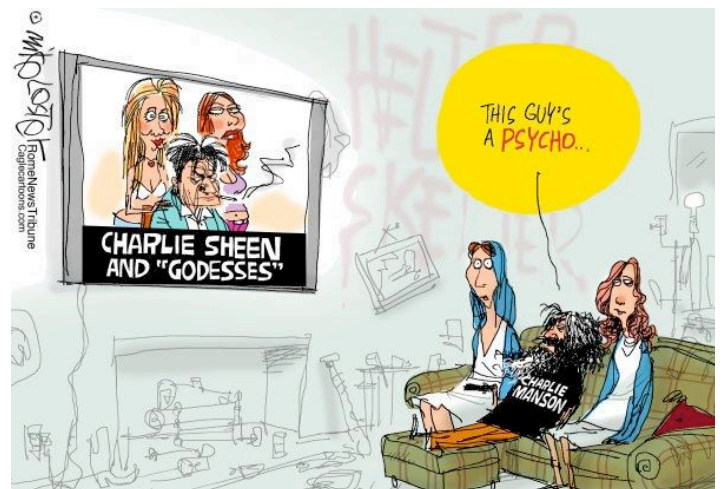
## Investment Tip of the Month

March 9th of this month marks the second anniversary of the market low as measured by the S&P 500. Since March 9, 2009 the S&P has gained 95% according to an article by Jill Schlesinger of CBS MoneyWatch.com. In the same article, Schlesinger states that the Russell 2000, an index of small cap stocks, rose 136% and that favorite of Gordon Liddy, gold, rose a "miserly" 55% during the same time period. The lessons here are clear; 1) Stay invested 2) Diversify 3) Don't jump into the "investment du jour" 4) Don't panic. Emotions are an investor's worst enemy. Remember, the next 100% movement of the market will be "up". Work with a coach who will guide you through the scary times.



## The Bonus of the Month

There are a number of changes coming with regard to the 401k market. The Department of Labor (DOL) which oversees the rules for these plans has already issued new rules and has more pending. There are approximately 72 million people enrolled in 401k plans. The big changes involve disclosure of fees, many of which have been hidden, both from the participants and the sponsors. Many of the sponsors, that is the companies that offer the 401k plans, have been unaware of fees that the plan providers charge. All that will change in the next few months and all for the betterment of the investors.



## In Closing

Here's wishing you a 2011 filled with;

- Blue Skies
- Green Lights
- A Successful Portfolio

Thank you for the opportunity to help with your investments. Referrals are appreciated!!!