

## **The Question Everyone Is Asking**

Are you tired of the economic roller coaster we have all been riding on for the last two years? Most people in or close to retirement are. Unfortunately, this roller coaster doesn't seem to be ending soon. When it is over, we don't know when the next one will begin. Think about your finances for a second. Do you feel like you are on a boat in choppy waters without a qualified professional at the wheel? Most people do right now. Everyone wants to know, "What do I do with my money?" This is the magic question. While we would like to tell you we have the magic answer, we don't. However, there is one way to find the right answer, and we are going to tell you how.

Before we do, you need to ask yourself the following questions:

- Do I have too much money sitting in the bank earning next to nothing?
- Has my portfolio taken a big hit, and I'm not sure what to do now?
- Will my investments recover more or should I protect them now?
- Has my risk tolerance changed?
- Are there options other than CDs that pay higher interest with no risk?
- Do I have too many statements?
- Do I honestly understand my statements?
- Do I have enough income coming in from my investments?

If you are concerned about any of these questions then the answer is simple. You need a clear and concise strategy that is laid out specifically for you based on your needs, wants, goals, risk tolerance and time horizon. This is the only way to find out exactly what you really should do with your money! You see, a good Financial Services Professional asks a lot of questions about you, your goals, concerns, likes and dislikes. Start by selecting the Financial Services Professional you feel you will be comfortable with. This is not the time to be working on your own. If you aren't happy with your current professional or don't have one, begin by doing a little research on the internet or by asking for client testimonials. Step two is to schedule a no obligation financial review or second opinion as we call it. Remember, it is not all about the money. It is all about you!