

Wealth News

June 2010

Information from SACU and CFS* to help keep your financial life in balance

Consumer Sense

Costly Foe

When it comes to household chores or unfinished projects around the house, procrastination is understandable. When it comes to your financial future, delaying any type of preparation can have the potential to be very costly, but still may be possible to overcome.

Why do people put off preparing for their financial future? One reason may be the fear of making a bad decision. The fear becomes so magnified that people just keep putting it off. Even if a bad decision is made it can be a valuable learning opportunity for future investments. Wayne Gretzky, a former hockey player, put it best when he said, "You miss 100 percent of the shots you never take."

People often feel lost when faced with the vast amount of investment information and choices. Choosing the right investment takes effort through education, time and experience.

Conquering the Fear

One way to overcome fear is to seek out the assistance of a financial professional. They can help you focus on your overall financial objectives and consider the options that are best suited for your needs

Have You Read...

No Fear *Investing Without Fear: Protect Your Wealth in all Markets and Transform Crash Losses into Crash Profits* by Martin D. Weiss. This book outlines smart investing strategies for the average consumer.

Procrastination *The Random Walk Guide to Investing: Ten Rules for Financial Success* by Burton G. Malkiel. This book is for the investment novice. It provides readers with the knowledge to make wise investment decisions.

Time Management

We schedule time for things like oil changes and dentist appointments, so why not set aside time to review your portfolio? This is a great opportunity to measure the progress towards your financial goals, review insurance needs and verify beneficiary designations on retirement accounts.

Start Now

The key is getting started now and keep contributing additional funds over time. The longer you wait to identify and begin working towards your goals, the longer it will take to reach them.

How Much To Invest

Your investment strategy depends on how much money you want to put towards your goals. It may not seem like a lot, but even small regular investments can add up. If you have a lump sum amount to invest, it is wiser to utilize dollar-cost averaging for your purchases within a specific timeline. This method involves buying the same dollar amount of a stock or mutual fund on a regular basis. This cuts your risk of buying just at the moment of stock peaks.

Asset Allocation

We have all heard the term but what exactly is asset allocation? It is systematic

allocation of the client's investments across asset classes with the objective of maximizing returns for the amount of risk taken.* Asset allocation helps to reduce the risk of market fluctuations because as some assets' value may go down, others may go up and offset losses.

Although no one mix of assets is right for everyone, asset allocation can be easier than you think. Be sure to work with a financial professional to choose the appropriate mix of investments for your goals.

*A systematic investment plan (dollar cost averaging) does not assure a profit and does not protect against loss in declining markets. Such a plan involves continuous investment, so investor should consider financial ability to continue purchases through periods of low price levels.

We Are Here For You

As you visualize your retirement picture, the aid of an experienced financial professional can be a valuable resource.

Schedule a complimentary appointment with a CFS* investment representative at SACU by calling U.S. Toll Free 1-800-234-7228 Ext.1071 or Ext. 1442 today. In San Antonio please call 258-1071 or 258-1442. Check out SACU's [Investment Professionals](#) on [sacu.com](#).



Your Dream Is Our Mission...

At SACU, our CFS* financial advisors are committed to providing products and services that help you and your family build your personal financial wealth and financial well being.

Interested in learning more? Call 1-800-234-7228 Ext 1071 or Ext 1442.

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*For specific tax advice, please consult a qualified tax professional.