

September 2014

Dear Clients and Friends:

If I could write a TV commercial, it would go like this --

Mary: You can earn an extra 3% on your investments if you use a financial adviser.

Sue: Everyone knows that.

Mary: Well, did you know there's a basketball court inside the Matterhorn?

I admit it's not original. There actually is part of a basketball court hidden inside the mountain at Disneyland, strange but true.

The idea you can make more on your investments comes from Vanguard, in a recent report about financial advisers. It turns out advisers who follow best practices can add up to about 3% in net investment returns for their clients.

Here are ways a financial professional can add significant value, according to the study:

- Helping clients maintain a long-term perspective and disciplined approach
- Advising clients during a down period in the markets
- Applying an allocation strategy with different "buckets" of assets
- Maintaining the proper allocation with rebalancing.

An adviser may not add 3% to your net investment return in a given year. But having an investment strategy and avoiding mistakes can keep your personal finances from being on a roller coaster ride, and add up to big money in the long run.

Regards,



Charles M. Shackelford