

# Sound, Secure News

## Message from Brian

Dear Friends and Clients:

In response to requests to hear our ongoing views on issues that greatly affect those in and near retirement, Singer Financial Group is pleased to publish its first quarterly newsletter, entitled Sound, Secure News. We hope that you find the content informative and useful, and welcome your feedback as we constantly strive to improve our services.

Typically, my lead message will address important developments over the past three months in the economy, the financial services industry, and our firm. Since this is the first issue, and it's been an eventful year, I'd like to instead step back and remind you of all that has happened in the past twelve months:

- ◆ The recession, which began in late 2007, has continued unabated
- ◆ The unemployment rate jumped to 9.5%, and many economists believe the true rate to be much higher after discouraged job seekers are added in.
- ◆ Major financial institutions, some of which survived the Depression, have crumbled, been bailed out by the U.S. government, or been forced into shotgun marriages to avoid bankruptcy. Bear Stearns, Lehman Brothers, Citigroup, Fannie Mae, AIG, Merrill Lynch, Washington Mutual, and Countrywide are a few of the highest profile examples.
- ◆ Other major U.S. blue chip companies have gone under, including General Motors.
- ◆ A survey of consumer confidence registered its lowest reading since it started in 1967
- ◆ The S&P 500, at its low in March, was down more than 55% in less than 18 months.

It's a scary time, but it has been far less scary for our many clients who have chosen to make equity-indexed annuities (EIA's) the core of their retirement income strategy. For those of you who have, you should be proud of the wise decision you made. For those of you who do not own EIA's or wish you had a higher percentage of your assets in them, we continue to believe today offers an exceptional opportunity to begin. This is no time to dwell on losses – instead, it's time to grab control of your financial destiny and enjoy bonus incentives offered today on new deposits that can help recover a significant portion of losses incurred.

In this issue, please find details on several exciting events we have planned over the coming months, an excerpt from a white paper recently published exclusively for SFG, and other topics.

As always, it is a privilege to work with such a wonderful set of clients. Our business thrives on referrals, and we currently have capacity to take on new client relationships.

Brian

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### Special points of interest:

- Check us out on the web.
- Check out one of our upcoming workshops.
- Read the truth about EIAs

## Financial News Women Can Use



Through my years of experience in the financial planning arena, I have found that single and widowed women are some of the most underserved people out there. Many women suddenly find themselves in control of the finances after many years of sharing the responsibility with someone else when they lose their spouse. Some women feel they will be taken advantage of because they just don't feel informed about financial matters. My goal is to change that feeling for these women and to give them confidence in their financial future.

Singer Financial Group is going to be offering a series of workshops that we are going to be calling "Financial News Women Can Use." The goal of these workshops is to provide women with tools they can use to manage their finances in a non-threatening, non-intimidating forum. We hope to make these workshops informative, as well as a little fun.

**The first round of workshops are scheduled for 6:15pm on Tuesday July 21 and 7:00pm on Thursday, July 23 at Boulder Creek. Please call our office at 317-852-9153 if interested in registering for either date or you can register online at [www.singerfinancialgroup.com](http://www.singerfinancialgroup.com) under Events.**

## Remember When.....

*Join us for a stroll down memory lane.*

Remember when the family used to gather around the dinner table or even in the back yard for a barbeque and some fun in the sun? Remember when times used to be simpler, and it didn't seem like your family was always going a million different directions?

Well, we want to take you on a trip down memory lane. Singer Financial Group is hosting a client appreciation event entitled Remember When.... to thank you for the trust you place in us by doing business with us. **We will be hosting our clients and their families for a barbeque themed dinner at Prestwick Country Club in Avon, IN on Thursday, August 20, 2009 at 6:30pm or Saturday, August 22, 2009 at 4:00pm.**

Please mark your calendars, and be sure to tell your kids! More details will be coming in the next few weeks. Keep an eye on your mailbox!

## Protected Growth Planning Workshops

What is Protected Growth Planning? How do you even start the Protected Growth Planning process? These are all questions that we want to address for anyone interested in this information on a no cost, no obligation basis. Singer Financial Group is going to start offering Protected Growth Planning Workshops here in our office on a recurring basis.

These are going to be small groups where you can have your questions addressed by an expert in the Protected Growth Planning arena.

**The dates for our upcoming workshops are July 22, 25, 29 and August 1 at 9:30am. Please call our office at 317-852-9153 to register or register online at [www.singerfinancialgroup.com](http://www.singerfinancialgroup.com) under Events.**

## Excerpt From Singer Financial Group White Paper

**Singer Financial Group secured exclusive distribution access to a detailed essay that dissects, point-by-point, many of the misguided arguments against certain protected growth strategies.**

**Below is an excerpt from the ten-page paper, written by Jim Bergstrom, CFA. Jim currently works on a three-person investment team responsible for over \$1 billion of assets, will be at several of SFG's upcoming events and is selectively available for meetings with SFG clients or prospective clients.**

*"Point by point, let's tear apart the arguments against indexed annuities...."*

*Annuities are complex*

Equity-indexed annuities have a host of features that can be tailored to an individual's needs and concerns. They're very flexible. That flexibility can be misinterpreted as complexity. If you work with a trusted advisor who has years of experience, he'll be able to pick the right product and features, and succinctly explain the rationale to you. I've sat in meetings with Brian, and can definitively tell you that he fits this description in spades.

Is it complex that you can link your annuity returns each year to any one of a dozen different indexes, including foreign stocks, small cap U.S. stocks, and bonds? Is it complex that you can add an inflation rider to your policy to protect against the risk that today's profligate government spending leads to significant inflation in a few years that threatens to erode the purchasing power of retiree income? Is it complex that dozens of annuity providers can appear to offer similar products, but are differentiated in critical ways not immediately obvious to non-professionals?

Sure, equity-indexed annuities are very flexible, and can appear to be complex and overwhelming to prospective owners. But that merely highlights the importance of working with a fantastic advisor who *understands* those features inside & out. Again, if you're on the fence about whether a particular annuity advisor is able to make a complex product very understandable and comfortable to own, ask for references of existing clients, or set up an introductory meeting or two with the advisor.

*Equity-indexed annuities trail the overall market over long periods of time*

Forbes Magazine recently published an article about equity-indexed annuities that encouraged investors to instead invest according to traditional theory [in the market with no explicit downside protection – funny, Forbes sells a lot of ads to companies that would profit if this advice is followed!]. Here's a direct excerpt from that article:

*"Since 1995, these [equity-indexed] annuities have easily outpaced the S&P 500 and bond indexes alike. 'There is no asset category that outperformed them. We were extremely surprised, really just amazed,' says David Babbel, professor emeritus of insurance and risk management, who conducted a study of equity-index annuity returns beginning in 1995.*

The audacity of Forbes to then proceed to criticize equity-indexed annuities is remarkable, though sadly not surprising. So to an extent, recent results have neutered the argument that annuities underperform the market over long stretches of time. But in the event that this point resurfaces at some point in the future, remember:

- Past performance really doesn't predict future returns. In fact, it's just lazy for any analyst to recommend investing in anything and steering clear of other vehicles merely because of historical returns.
- The "lower returns" argument ignores risk taken. Risk-adjusted returns are the most important measure to look at. Given the explicit downside protection provided by equity-indexed annuities and lack thereof provided by direct investment in the market, it's no contest when looking at risk-adjusted returns.
- The world has changed. Our "Today's Economy" presentation from March walked through the origins of this crisis and long-term implications, and the belief that the stock market always rises over long periods of time is far from airtight."

**If you would like to receive a copy of the entire white paper, please call our office or e-mail your request to Amy Bergstrom [abergstrom@singerfinancialgroup.com]. Jim is Amy's husband, and Brian's son-in-law, which is the connection that gives SFG clients and prospects free access to his thoughts and assistance.**

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We're on the Web!

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## We're Now on the Web!

We all know it's been around for about 15 years now, but Singer Financial Group has finally made its debut on the world wide web, also known as the internet. We hope that you will check us out, if you haven't already, at [www.singerfinancialgroup.com](http://www.singerfinancialgroup.com). We hope to use this forum to keep you up to date on what's going on at Singer Financial Group as well as to provide our two cents on what's going on in the economy today.

One thing you might want to check out on our website is the 3-minute Retirement Checkup. Take the quiz and see if you are on your way to a sound, secure retirement! Challenge your friends and family to take the quiz as well!

You can also go to our website and on the contact tab provide us with your email address. We will be sending out newsletters and other announcements via email whenever possible.

We hope you'll keep up with us on the web, but we also think this is a great way for you to share the value of what we have brought to your financial situation with your friends, so please share our website with them as well.

## Upcoming SFG Events

Summer is a busy time for everyone, and we're keeping busy here at Singer Financial Group. Join us for some of our upcoming events. Give us a call at 317-852-9153 to register for one of our upcoming events.

### Financial News Women Can Use

Tuesday, July 21 6:15pm...or...Thursday, July 23 7:00pm

### Protected Growth Planning Workshop

July 22, 25, 29 or August 1 at 9:30am

### Remember When

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