



Consumer Sense

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

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Creating a Disciplined Investment Plan

Markets will always go up and down, and that cannot be controlled. With the volatility experienced in today's market, it comes as no surprise that many people are left feeling a bit uneasy, and perhaps even hesitant to enter the markets. However it is imperative to leave emotions aside, and reacquaint yourself with some of the basic rules of investing.

Investing Basics

In times of volatile market fluctuations, it is ideal to review the basic concepts of investing. Diversification and asset allocation may prove to be useful investment strategies to follow during times of market instability.

Diversification can help an investor manage risk, and reduce the volatility of

an asset's price movements. In basic terms, diversification is the process of spreading a portfolio among major asset categories such as bonds, stocks or cash. Another best practice is to avoid investing too much of your retirement plan in your company stock. Remember, no matter how diversified your portfolio is, risk can never be eliminated completely.

Asset Allocation

We've heard the term but what exactly is it? It is systematic allocation of a client's investments across asset classes, with the objective of maximizing returns for the amount of risk taken. Asset allocation helps reduce the risk of market fluctuations, because as some assets' value may go down, others may go up and offset losses. No one mix of assets is right for everyone all the time. Be sure to work with a financial professional to choose the appropriate mix of investments for your goals and investment needs.

Surviving Uncertainty

Surviving a down market can be difficult and discouraging, but there are various strategies to implement today that may help reduce the impact

in the future.

Some strategies may include:

- Formulate a well-defined investment plan and stay on course
- When making investment decisions, think long-term, as opposed to short-term
- Think of a down market as a buying opportunity
- Consider working with a financial advisor

Who Can Help Me?

Are you unsure about the diversification of your portfolio? Now may be a great time to meet with an SACU investments professional for a portfolio checkup. You can revisit your portfolio together to see if you are properly diversified and if your portfolio still matches your long-term financial goals.

Schedule your complimentary appointment with a CFS investment representative at SACU by calling toll free 800-234-7228, extension 1442 today.

Investment Services offered through CFS*

Have you read...?

"Navigate The Noise: Investing in the New Age of Media and Hype" by Richard Bernstein

Please visit this source for more information:

- <http://www.thestreet.com/topic/47481/how-to-invest.html>
<http://investor.gov/investing-basics>

SACU

Your Dream Is Our Mission...

At SACU, our CFS* investment representatives 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 800-234-7228 ext. 1442 or ext. 1071.