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Schilling Group Advisors LLC

Financial focus

ADDRESSING THE NEEDS OF INDIVIDUAL INVESTORS AND PLANTING THE SEEDS TO “PLAN WELL.....LIVE WELL! TO SECURE YOUR FUTURE.

The Dow advanced 334 points in February, continuing the bull run. As you review your portfolio remember your allocation guidelines and pare back on those assets and classes that have become over-weighted...

Helping you achieve your financial goals

No one knows if the Middle East troubles will spill over and impact our Market in the near term so it behooves you to rebalance where necessary and harvest some gains. Some areas are over bought and a pull back can easily find your best performer losing it's luster. Has it been more than a year since you rebalanced your allocations? Perhaps longer, give us a call if you have any questions.

We have advocated account consolidation for years because it makes managing a portfolio easier and in many cases less costly. However, I'm often asked if it's safe to consolidate investments with one custodian? When you consolidate your accounts your investments are still

diversified—it's just the recordkeeping that is centralized. Discount brokers allow you to hold almost any financial asset with them— regardless of where purchased. This makes portfolio management more effective because you can make changes or rebalance without transferring money between institutions. Some companies charge annual fees for accounts, such as IRAs, so combining them can reduce expenses. Some companies also offer a higher level of service to customers with larger balances. Not FDIC insured, but SPIC is carried to insure against mistakes or illegal acts by their employees.

Need help to consolidate ? Call:215-646-2414 for assistance.



MARKET WATCH

Do you compare your portfolio's performance to a benchmark? Change your thinking, your benchmark is where you are today compared to a year ago or more. Is your portfolio growing? In the "New Normal" your benchmark is no longer what the S&P, NASDAQ or Dow is doing, it's more personal, your question should always be "How am I doing? Is my cash flow better this year than last, am I accomplishing my goals? Get your plan on track so you too can "Plan well...Live Well!



Bandit

“Quick Start” Details:

Fill out the Confidential Questionnaire from our website and either fax or email prior to our meeting. I will review your information, and concerns you want to address prior to your arrival. This way, we will be ready to get to work immediately, as soon as you arrive. “Quick Start” working session is exactly that-you and I get right down to business and arrive at a workable solution to your financial concern. Fee: \$500.

Getting the most from your plan!

*Times change, your family dynamics change
does your financial plan need to change?*

Quick Start” is a working financial planning session. For those who have specific financial questions and concerns, or want

a second opinion, but do not want the conflicts inherent in commission-based

advice, this is ideal. For 2 hours you control the agenda. We will discuss your financial planning or investment concerns.. It will be my job to give you as much information as I can during your session. Obviously we

cannot prepare an elaborate written financial plan during an introductory session and due to the time constraint, it is difficult

to address more than one or two topics. However, this is ideal for those who have one or two financial concerns and need fast and accurate information.

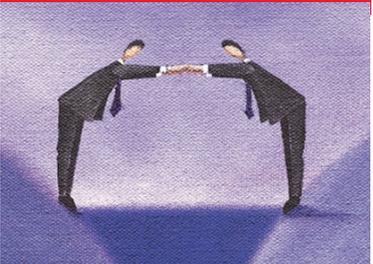
The cost is based on time, usually 2-3 hours, this includes the time we are working together, as well as one hour preparation work and a written summary of any recommendations.

Quick Start Topics:

- Evaluation of your 401(k)
- Asset Allocation Review
- Retirement Cash Flow

MUTUAL FUND & INVESTING BASICS
WHATEVER YOU WANT TO DISCUSS

SMARTER INVESTING: Experience vs. Discipline



Yes, experience in a portfolio manager of a Mutual Fund is important when choosing a fund for your 401k or 403B plan, but only so if they maintain the discipline required of their asset category. Beware of those managers who drift into other categories causing undue trading and costs to be added. Check the holdings of your Mutual Funds periodically to ensure holdings match their category guidelines.



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