

Wealth News

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Brought to you by the office of Wayne Bellinger and CUSO Financial Services, L.P. (CFS*)

Consumer Sense

Are Your Investments Ready for 2013?

The end of the year is the perfect time for investors to review their portfolios and make vital decisions about their investing strategies.

To review your results at the end of 2012 and to shed light to your saving and investing priorities for 2013, ask yourself the following three questions:

Have My Priorities Changed?

Your investing strategy is built around long-term goals. But priorities can change with major life events such as births, marriage, divorce, or a new job. If you've experienced a major life change in the past 12 months, consider the impact on your financial priorities.

Am I On My Way to Reaching My Goals?

Once you've reviewed your goals and priorities, look into whether your portfolio's returns are keeping you on track to meet those goals.

Do I Need to Make Changes to My Investment Strategy?

Changes to your investing strategy will depend on your priorities and goals. But even if your priorities haven't changed and you're making good progress toward your goals, it's still important to review your asset allocation and investment strategy.

For example, if you're now one year closer to retirement, depending on your age, it could be time to change to a more conservative allocation. Also market gains or losses may have caused big swings in the value of your holdings, causing your portfolio to fall out of line with your advised allocation. In this situation, you may need to rebalance your portfolio to bring your stocks, bonds, and cash holdings back in line with their target allocations. This annual review and rebalancing will help you start 2013 off right.

Who Can Help Me?

With 2012 behind us, we should take this opportunity to look back at the past year and plan for a productive 2013.

Take this time to speak to a financial professional and get your investments ready for 2013. You have many choices when searching for help in reaching your goals. In particular, the financial professionals here at your credit union will work closely with you to clarify your retirement goals, help you develop and implement a plan, and provide ongoing advice in pursuit of those goals.

Source: <https://www.wellsfargoadvisors.com/market-economy/financial-articles/investing/prepare-for-2013.htm>, <http://wallstreetfraudblog.com/1389/are-your-investments-ready-for-2013-year-end-tips-for-investors/>

Have You Read...

Retirement Planning: Portfolio Design: A Modern Approach to Asset Allocation by Richard C. Marston. This reliable resource offers a fresh look at asset allocation, and discusses its importance in today's investment environment. Along the way, it examines how returns on stocks, bonds, international equities, hedge funds, real estate, commodities, and the like all increase and are of added value to a portfolio when they are strategically allocated.

Interested in Learning More?
Contact Wayne Bellinger at:

Wayne Bellinger
Financial Advisor
CUSO Financial Services, L.P.
email: cfs-wbellinger@bellco.org



Serving Bellco's Centennial & Smoky Hill Branches
(303) 627-4959

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