April 17, 2009

D3 Business Update:
April 15th has come and gone, and we seem to get better at the arduous process of tax preparation every year. Once again, we found it beneficial to have Greg Binder review our work, to make sure all the "I's" were dotted and the "T's" were crossed. We would appreciate your feedback regarding our process, as well as any feedback regarding our use of Greg Binder's services.

D3 Client Update:
Now that tax season has passed, we will begin the work of updating the financial plans for all of our comprehensive and retainer clients. **To help us do that, we are including a Financial Plan Update Questionnaire for you to fill out.** Specifically, we will be using your tax return, and any new plan update information, to solve for the "required rate of return" necessary for you to achieve your financial planning goals. The front page of the questionnaire asks for any changes that you would like incorporated into your plan, and the back page helps us understand your insurance policies for risk management purposes. For clients that don't receive an annual plan update as part their D3 service, but would be interested in one, please call us for a quote to update your plan.

Business Update:
A lot of new clients have met with us who are agonizing and "grieving" over their investments. These folks are typically in one of the five stages listed below:

1. Denial: "I should throw away all of my 401(k) statements.
2. Anger: "Why did this happen to me; it is so unfair.
3. Bargaining: "Just give me one more stock market rally so I can make it all back.
4. Depression: "The markets stink, so I am not going to bother thinking about the future.
5. Acceptance: "It's bad, but it won't last forever, I better prepare for the opportunities.

If you think any of your friends or relatives need help getting to the stage of "Acceptance," refer them to us. We can provide them with an experienced, objective, and professional assessment of their situation. A good financial plan helps remove uncertainty about the future.

Our Current Strategy:
We continue to slowly rebalance out of money market funds into those sectors we think will respond to the government's monetary and fiscal stimulus, like funds that invest in large, U.S-based companies. We remain almost fully invested in funds that emphasize income generating stocks and bonds, in an attempt to lower the risk of clients needing to sell investments to fund cash flow needs.

We have included our second quarter invoice and as always, **THANK YOU** for you your business. **Last but not least, please think of us if you know anyone "grieving" over their investments.**

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