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“A SECOND OPINION”
by Peter Cunningham & Jacqueline Collins

Imagine this scenario: your car won't start. You turn the key in the ignition and nothing happens. A second turn doesn't do any better. So you look over at your spouse and say, "Well, the car is dead. Time to buy a new one."

Is this what you would do?

Of course it isn't. No one ever throws their car away just like that. You'd take it to a mechanic. You'd have it looked at. *You'd get a second opinion.*

Second opinions are wonderful. They give you the chance to hear the good news. They give you the chance to acquire something better. We all rely on them. If our car breaks down, we get a second opinion. If we feel sick, we get a second opinion. When a salesman says, "What you need is the Ultra Deluxe Turbo 3600 model for only \$2,000 more," we get ... **a second opinion.**

Getting a second opinion on your finances is a fantastic way to ensure you can navigate the twists and turns of our uncertain economy. Too many investors, we've found, are like the man who wants to throw his car away. Frustrated with the fact they aren't getting anywhere, they ditch their vehicle and decide to stop investing. Or, they remain with the investments they have and do nothing, waiting for things to just "get better."

Other investors are the opposite—they do anything and everything. Too much. They make radical changes to their portfolio, over and over again, trying to time the market. Trying to find what sticks.

Either approach can severely damage your retirement savings, your financial goals ... even your lifestyle. Even the investors who think they're cruising, often don't realize they're effectively "driving with the parking brake on." But it doesn't have to be this way. There are no guarantees, but you *can* be certain that you're heading in the right direction. That your finances are set up properly, your investments chosen wisely, and so on. There's no reason you can't improve on what you have. There's no reason you can't have the sublime peace of mind that comes with knowing your money is where it needs to be. All it takes is—you guessed it!—a *second opinion*. Here at StockCross, we call this a "financial tune-up."

At StockCross, our clients are *all* people who came in looking for a tune-up. They liked what they heard, and what the tune-up did for them, and decided to stay. Here's how it works:

When you come to us, we sit down with you and hear what *you* have to say. We don't utter a word of advice until we first understand what makes you tick—what your goals are, what your needs are, what your fears are ... we want to know it all. Next we take a look at your existing finances: your assets, your liabilities, your investments, and your performance. Only then do we give you our opinion. Based on what you tell us, we can ...

- Show you whether your assets are properly diversified, and whether they are likely to survive and thrive no matter what the markets throw at them.
- Determine if your portfolio is performing as well as it should or if it needs a tune up.
- Help keep your financial strategies and documents organized and in order.
- Help you secure enough cash flow to live comfortably upon retirement, so that you never outlive your income.

In short, we can show you the road to reaching your financial goals. And if everything looks good and no changes need to be made? We'll tell you that, too.

If you want the advantage of a financial tune-up, give us a call, send us an email or set up an appointment either on the phone or in person.

But no matter how you get in touch with us, a second opinion is vital. Think of it like this: your car may move your body ... but it's your finances that move your *life*.

Isn't that worth a second opinion? Contact us to get started!

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