



STAIB
FINANCIAL
PLANNING
OBJECTIVE FINANCIAL ADVICE

Bear Market Investing

Paul Staib

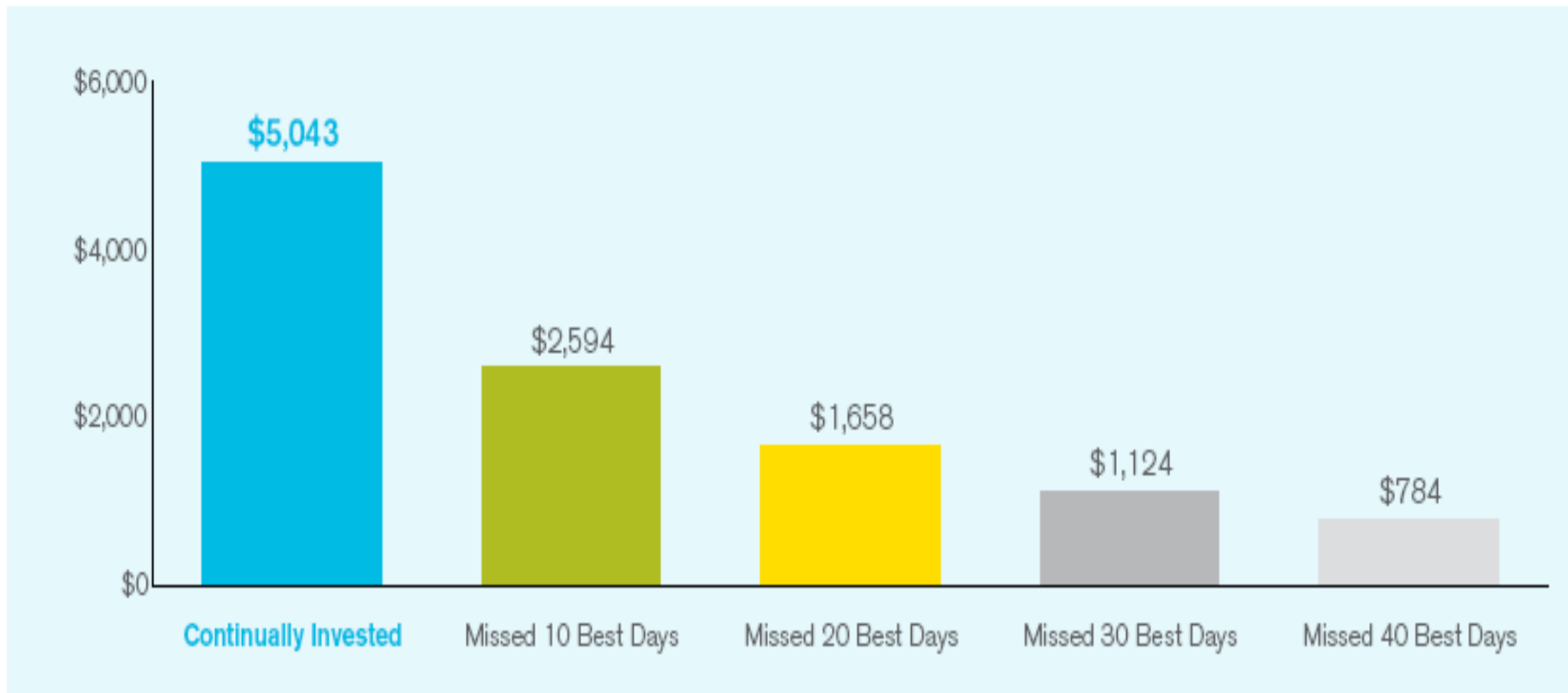
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Taking the Long Term View

Value of \$1,000 Invested in the S&P 500® Index From 1988-2008



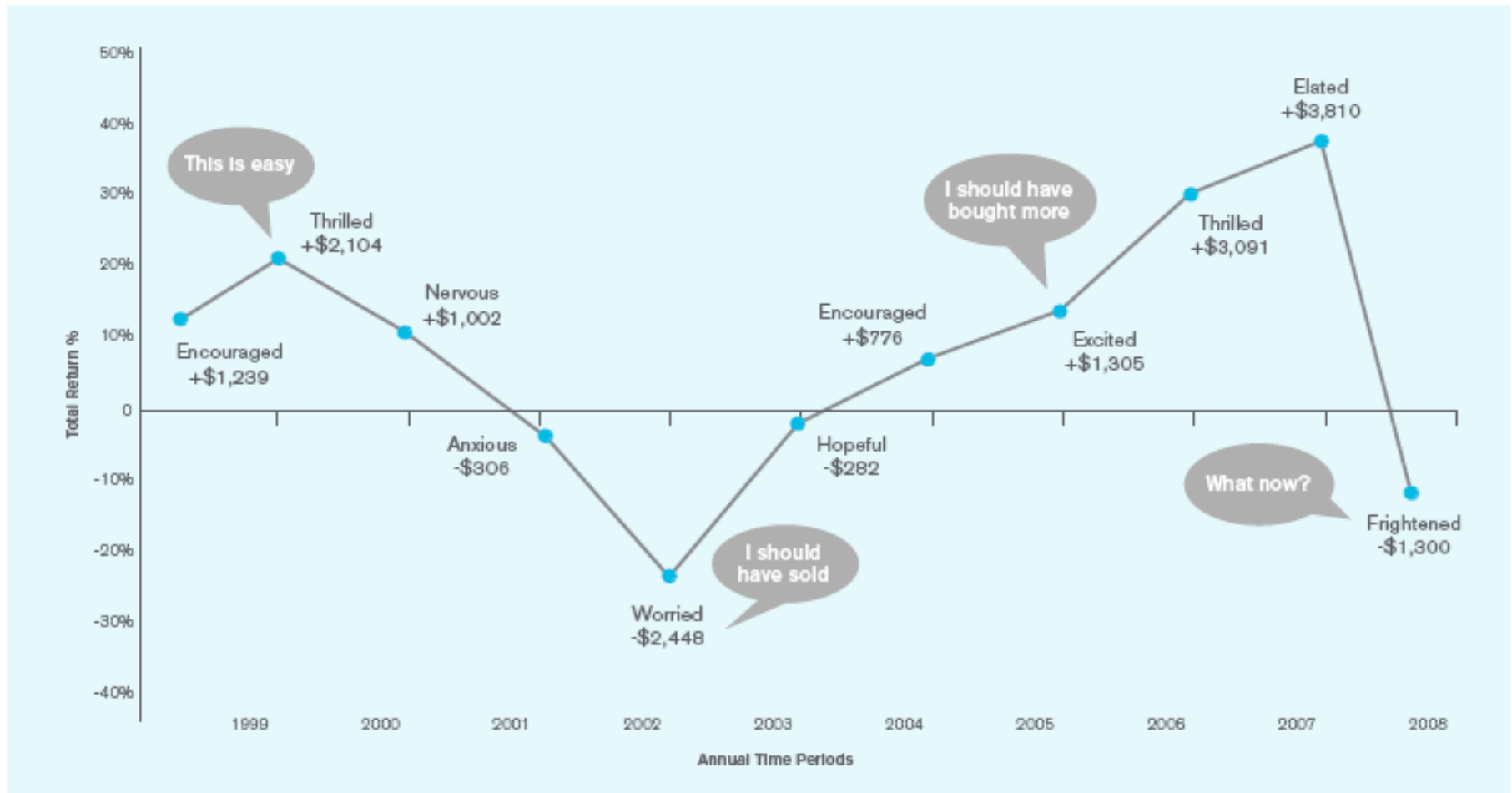
Source: FactSet Research Systems, Inc., data from 1/1/88 to 12/31/08.

This hypothetical example does not represent the returns of any particular investment and includes the reinvestment of dividends.



Key Takeaway:
The Risk Associated with Attempting to Time the Market

Emotional Cycles of the Market

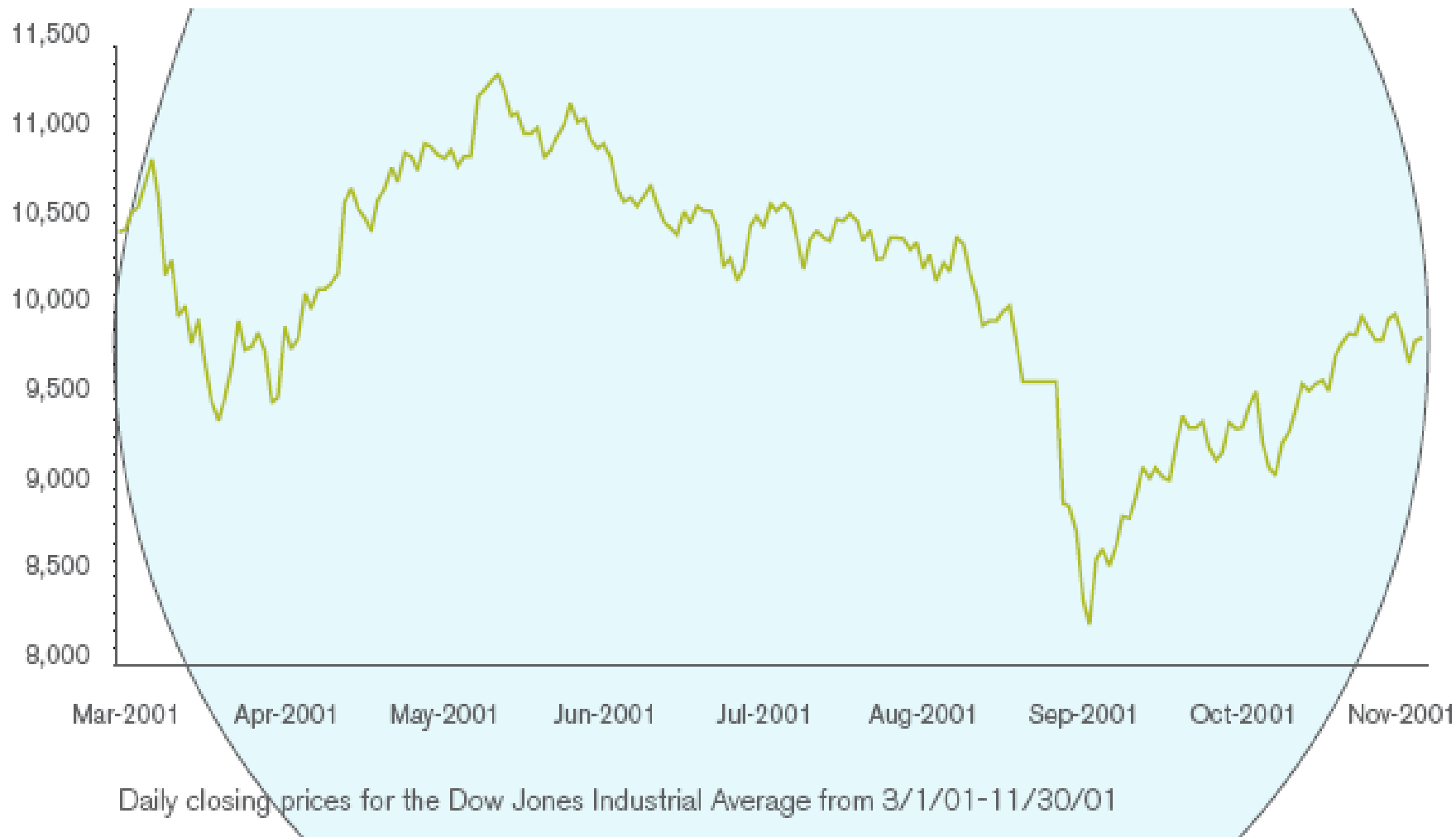


The S&P 500® Index is a commonly recognized, market capitalization weighted index of 500 widely held equity securities, designed to measure broad U.S. equity performance. The index is not available for direct investment; therefore its performance does not reflect the expenses associated with the active management of an actual portfolio. Data presented reflects past performance, which is no guarantee of future results. The hypothetical example does not represent the returns of any particular investment.

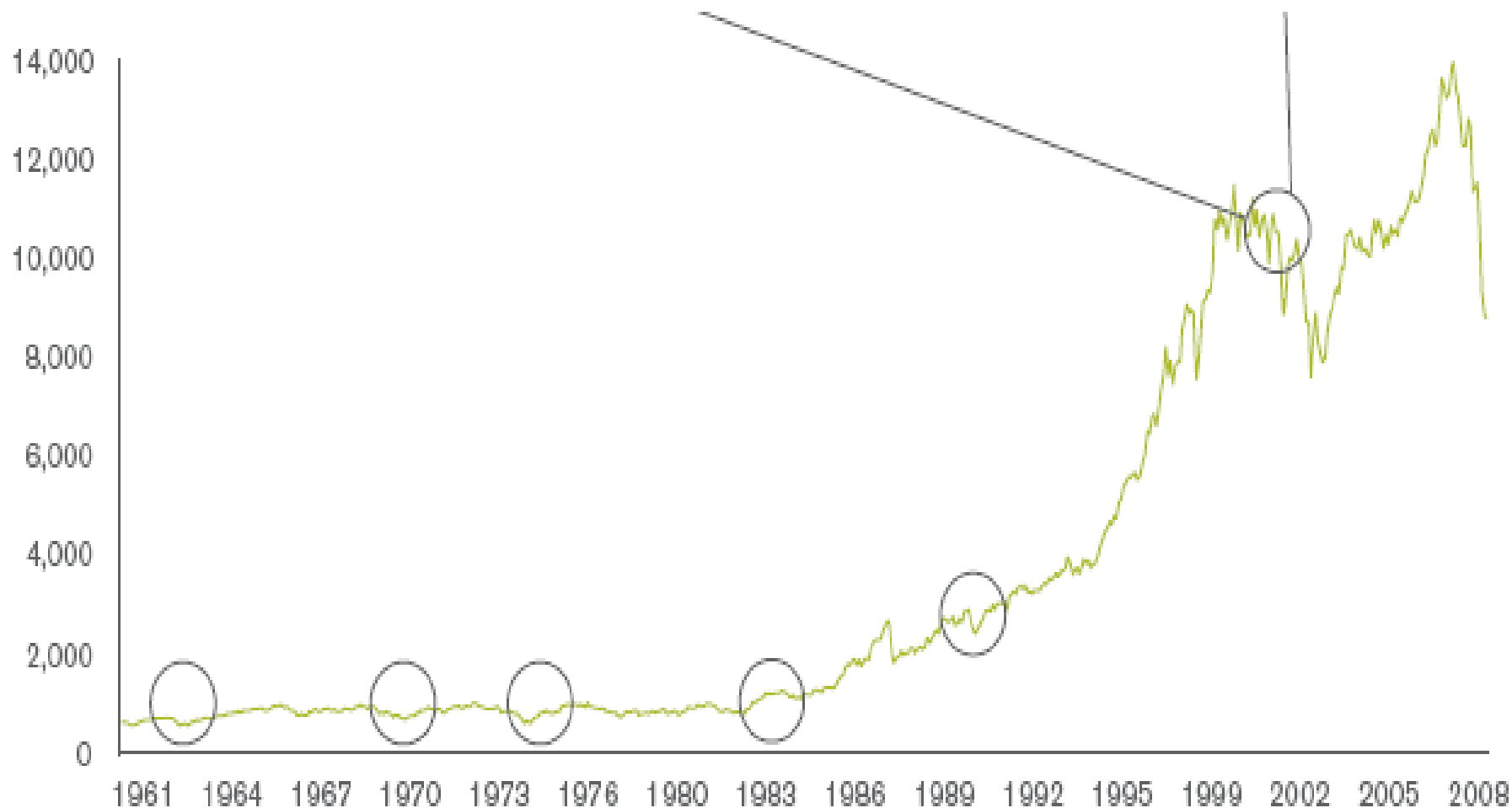


Key Takeaway:
Keep Your Emotions in Check

It's All Perspective...Short-Term



It's All Perspective...Long-Term



Monthly closing prices for the Dow Jones Industrial Average from 4/29/60 – 12/31/08



Key Takeaway:
Stay Invested for the Long Term

A Positive Perspective...Stick with Your Plan

Performance of the S&P 500® Index



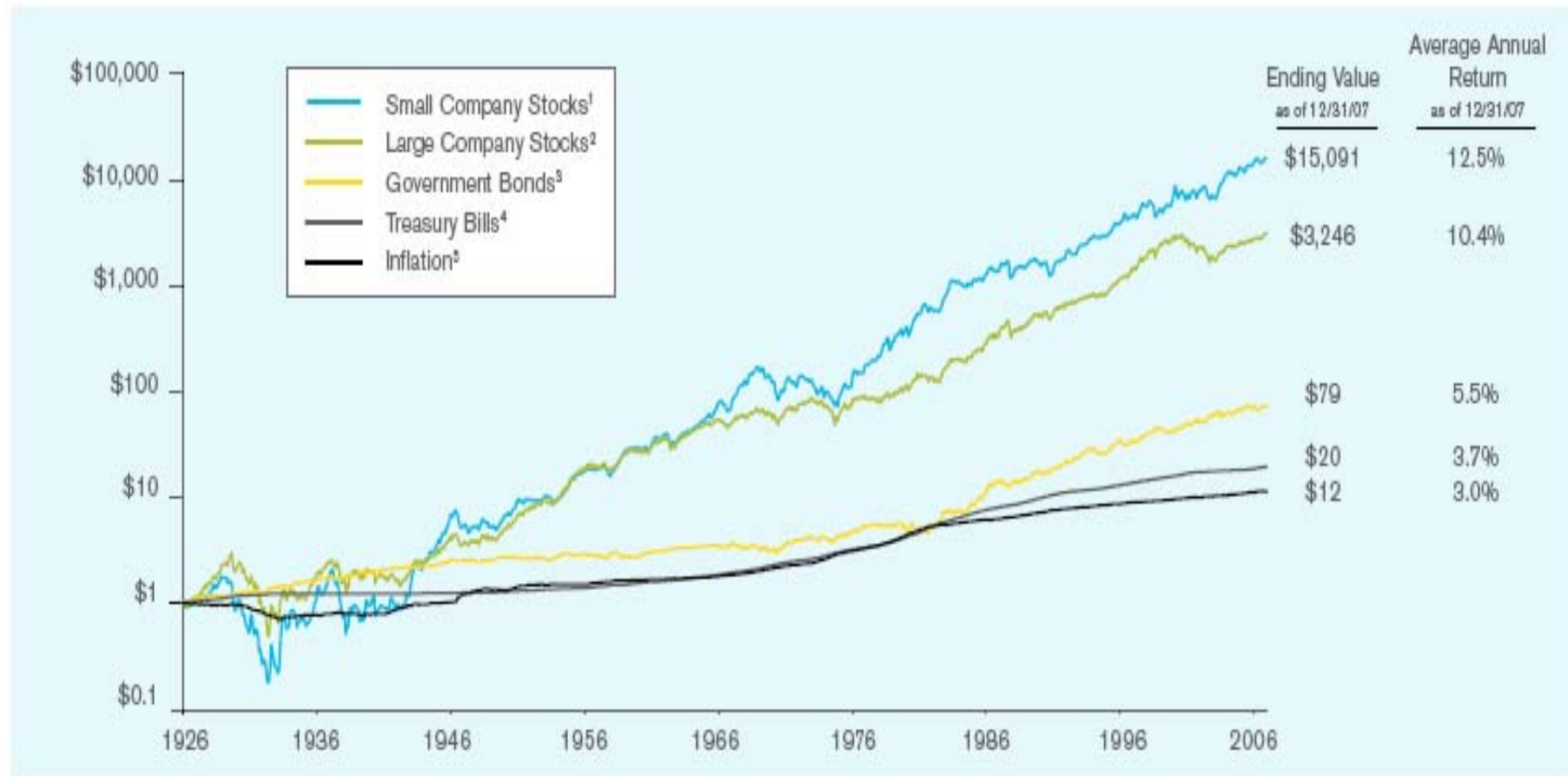
Source: Bloomberg. As of 12/31/28 – 12/31/08.



Key Takeaway:
Stay Focused, especially in times of Market Volatility

Historical Asset Class Returns

Stocks, Bonds, Bills and Inflation



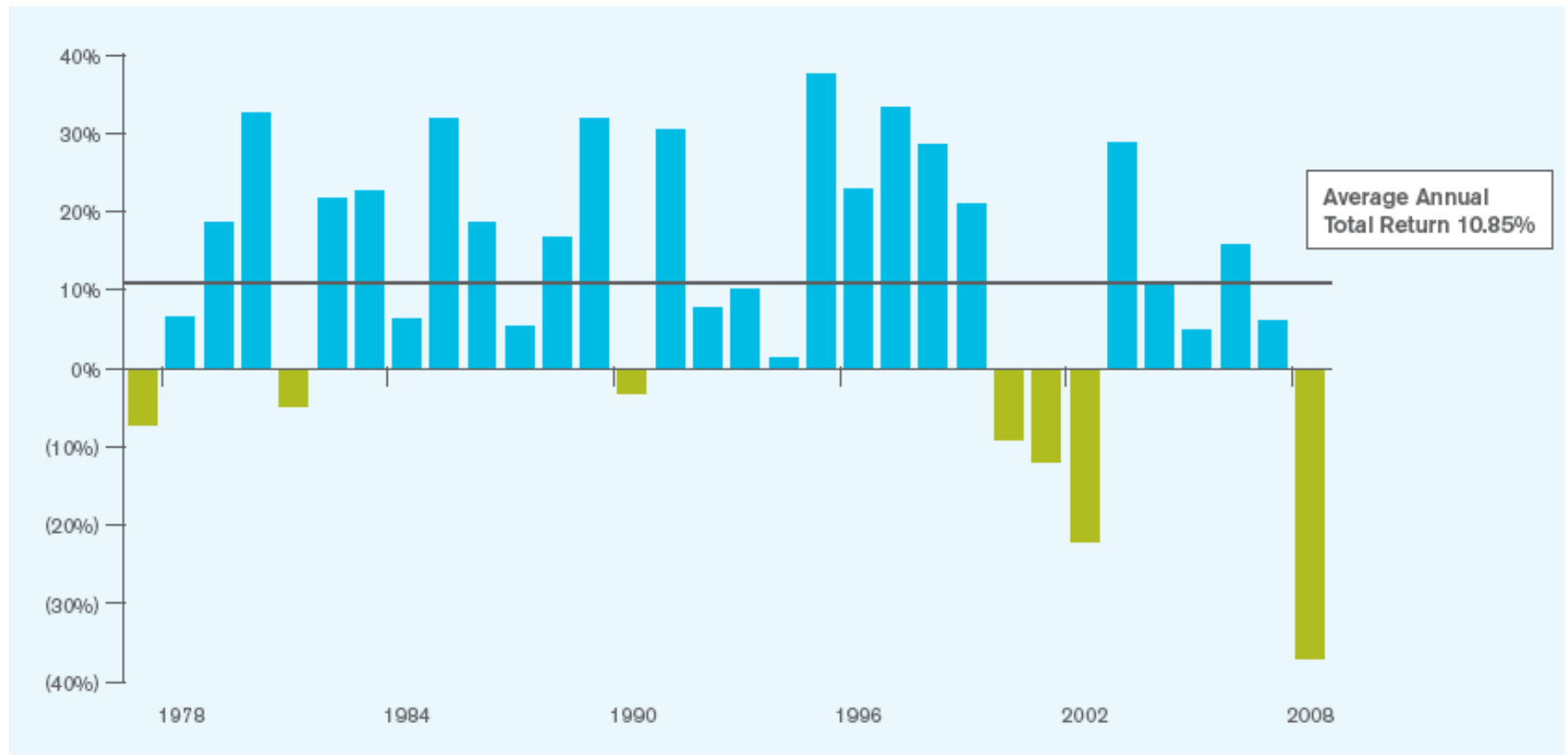
Data Source: ©2008 Morningstar, Inc. All rights reserved. Used with permission.



Key Takeaway:
Make your Investments Count, consider the Upside of Stocks

Setting Expectations

Breakdown of Calendar Year Performance for the S&P 500® Index from 1977-2008 Compared to the Average Annual Total Return



Data Source: Confluence from 12/31/76 to 12/31/08.



Key Takeaway:
Match Expectations with Your Time Horizon

Spreading It Out

Consider Dollar-Cost Averaging as Part of Your Investment Strategy.

Compare the difference in the average cost per share if you invested one lump sum of \$12,000 in a fund or used a dollar-cost averaging strategy.

Lump Sum Investment – \$12,000 Invested One Time

Month	Amount Invested	Cost Per Share	Number of Shares Purchased
1	\$12,000	\$68	176.5

Total amount invested
(\$12,000)
+ Total number of
shares purchased (176.5)

Average
cost per share
= \$68.00

Dollar-Cost Averaging – \$1,000 Invested Each Month Over 12 Months

Month	Cost Per Share	Number of Shares Purchased
1	\$68	14.7
2	\$70	14.3
3	\$63	15.9
4	\$57	17.5
5	\$51	19.6
6	\$52	19.2
7	\$58	17.2
8	\$55	18.2
9	\$60	16.7
10	\$68	14.7
11	\$73	13.7
12	\$71	14.1

Total amount invested
(\$12,000)
+ Total number of
shares purchased (195.8)

Average
cost per share
= \$61.29

This hypothetical example is for illustrative and educational purposes only and does not represent the performance of any mutual fund or other investment.