

## INVESTMENT HIGHLIGHTS

### Product highlight:

#### FS Investment Corporation

(A Business Development Company)

Recently, Daniel and Lois were able to take a trip to beautiful Scottsdale, AZ for an investment conference.



We continually work to keep ourselves informed of the opportunities in the marketplace. The one company we saw at the conference was FS Investments, which provides a restricted type of investment that is available only to qualified investors. In its simplest form, the product basically works like a bank offering capital to large established private U.S. companies using senior secured loans. If you would like to see if you qualify to invest, email or call us and we can discuss if this would be an appropriate fit for your portfolio. We also have an investor kit available for your review.

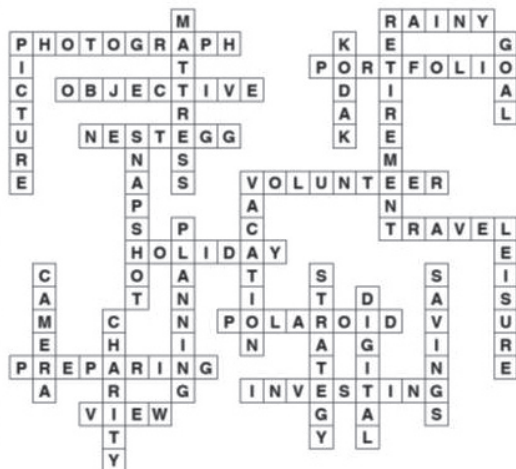
*These opinions are based on our own observations and third-party research, and are not intended to predict or depict performance of any investment. These views are as of the open of business on November 18, 2011, and are subject to change based on subsequent developments. Information is based on sources believed to be reliable. However, their accuracy or completeness cannot be guaranteed. These views should not be construed as a recommendation to buy or sell any securities. Past performance does not guarantee results.*

## INSPIRATION

There once was a man who never risked.  
He never tried, he never laughed, he never cried.  
Then one day, when he passed away,  
his insurance was denied.  
They said since he never really lived,  
then he never really died!

-Anonymous

## CRIBBING CROSSWORD ANSWERS



# INSIGHT

NAMEY Financial Group

NO. 5

## END of YEAR

The last few weeks of every year invite me to pause and reflect on what was accomplished, what was challenging and what is yet to come. To start with, I am thankful to be celebrating my 18th year as your financial advisor on January 1, 2012. Although 2011 has had its ups and downs, we can all be grateful to be past what we experienced in 2008. Our goals at Namey Financial Group have been and will continue to be to serve you and provide you with superior financial products.

We have tried to align our firm with many private money managers who are on the front lines of the markets, trying to enable us and you to have more confidence during times that are changing ever so quickly. We frequently suggest that our clients align with these managers who have the capital, infrastructure, talent, and proprietary research. We have chosen money managers whose goal is not to sit idle while the market is rocky, but instead, make tactical moves to try to mitigate loss and protect principal whenever possible. Our firm has access to many investment companies in the business and we have made them available to you. This year alone, we have met with the following companies: American Funds, H. Beck, Prudential, Sun Life, Securian, Hartford, Franklin Square, John Hancock, Rochdale, Hanlon, Genworth, Stadion, Wells REIT, Hines REIT, Invesco, and Atlas Energy. In 2012, we will continue to attend educational seminars and research products to stay informed and ahead of the needs of our clients.

Another significant event of 2011 is the implementation of a comprehensive wealth management program called eMoney. It enables us to provide a tool for tracking, planning, organizing, and storing all of your important information. We feel that the cutting edge benefits of this program could be so valuable to our clients, that it will be the highlight of our next newsletter.

Other milestones of 2011 –

- Our first full year of newsletters
- Implementation of digital storage process
- Data integration systems

As we close out 2011, I want to personally thank each of you for your business and your confidence in Namey Financial Group. We are grateful for our relationships with you and look forward to serving you in 2012.

Daniel Namey, LUTCF, RFC



*Lois Bratkovich, CFP, Daniel Namey, LUTCF, RFC, Courtney Sexton*

### VISION: A BOUTIQUE WEALTH MANAGEMENT FIRM THAT SPECIALIZES IN PORTFOLIO CUSTOMIZATION AND HOLISTIC FINANCIAL PLANNING

If you would like to share ideas, give feedback, unsubscribe to this newsletter, or request one to be sent to a friend, please go to [www.nameyfinancialgroup.com](http://www.nameyfinancialgroup.com), click "contact us", use the contact form and give us adequate information.

*Securities and investment advisory services offered through H. Beck, Inc., member FINRA/SIPC and an SEC registered investment advisor. H. Beck, Inc., Namey Financial Group, Inc. are not affiliated.*



NAMEY FINANCIAL GROUP Inc.

INVESTMENTS | INSURANCE | EMPLOYEE BENEFITS

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## INDICATORS OF CHANGE

*At Namey Financial Group, we find a lot of similarities between the weather and market conditions.*

Changing our wardrobe to match current weather conditions makes good sense. What about changing portfolio holdings as financial market conditions shift? The key to success, for weather or market conditions, is to prepare and to be flexible. But unlike the weather, market conditions are more difficult to see. We can measure the financial indexes displayed in the daily newspapers, but these are hindsight statistics, historic reflections. And though they can be informative, they aren't very useful for assessing market conditions, by themselves. The market is driven by economic forces. We can track the market, but we can't consistently and successfully predict it.

And that is why we employ various 3rd-Party money managers, like Rochdale, Genworth, Hanlon, Stadion, and BTS. While using different methods and approaches, they are first and foremost concerned about identifying current trends and adjusting your investment portfolio appropriately—in

conjunction with your risk tolerance—in an attempt to take advantage of great conditions and avoid bad ones.

The indicators of these 3rd-Party money managers are designed to determine conditions and guide responses, taking the emotion out of the decision-making process.

Lately, economic conditions and financial markets have been uncertain, and at times, severe. The 3rd Q-2011 ended with an extremely volatile August. We think there are three dominant forces responsible for this:

- 1) Stagnant US housing market and unemployment
- 2) The European sovereign debt crisis
- 3) Emerging market economy reversals

Through all of this – the whipsaws, the sell-offs, the large price swings, and the nervous investor sentiment – our choice of managers has been to provide a measure of portfolio stability and intelligent decision-making for our clients. We want you to be prepared for the changing seasons, just like the managers prepare your portfolio for changes; and we want to try to take the unrest and uneasiness out of your days and nights.

## INVESTMENT TIPS

### Four Simple Practices for Better Financial Health

*(Taken from the Stadion 3Q11 Newsletter with permission) Stadion is unaffiliated with H. Beck, Inc.*

#### 1. Operate with an emergency fund

Not having access to an emergency fund is like not having insurance. An emergency fund will keep you out of debt when unexpected expenses arise. When something catastrophic strikes, you won't have the added stress from weakening personal finances. Most experts agree that a few thousand dollars or a few months' expenses are sufficient. It may also be a good idea to have a \$10,000 credit line open to cover larger expenses. Whatever your strategy, make sure that your emergency fund is liquid and earns at least modest interest.

#### 2. Take advantage of 401(k) matching

If you aren't taking full advantage of your employer's 401(k) matching, you're losing money. Consider this: when you deposit money into your 401k, you are gaining an instant return in the form of the contribution match. After you have a solid emergency fund in place, your hard earned money should go directly to max out your employer's matching limit. After you've met the limit, your advisor can guide you to other vehicles for saving.

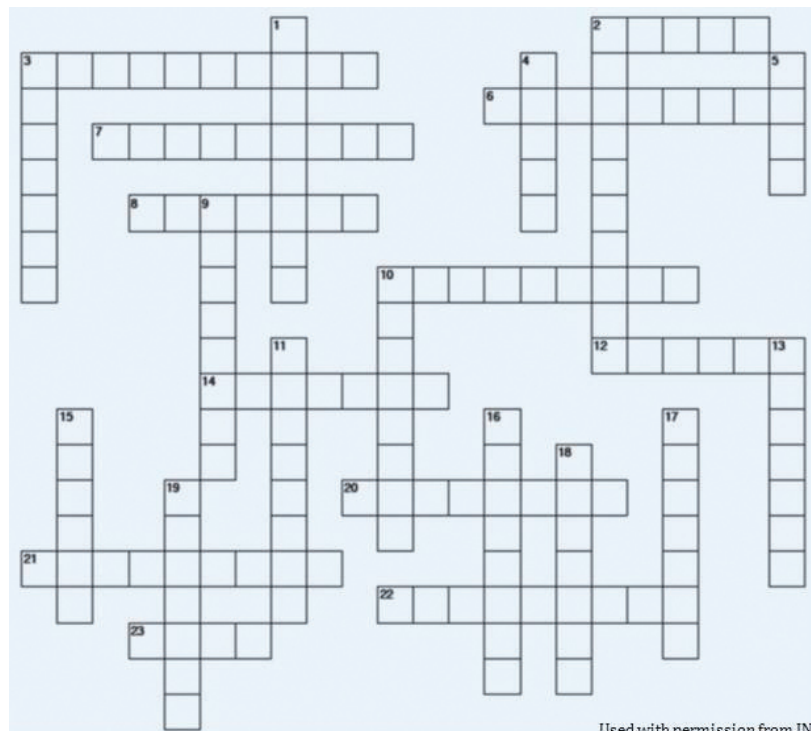
#### 3. Make saving a top priority

Make the future of you and your family a top priority: Pay yourself first. Currently, the average personal saving rate in the US is only about 5%. Consider setting up a recurring automated transfer at the beginning of the month to keep a consistent savings regimen. If saving for retirement, make sure to use a Roth IRA to defer taxes. At the end of the year, you'll breathe more easily when you can guiltlessly use some of your budget surplus to take that overdue vacation.

#### 4. Invest in yourself

While it may sound overly sentimental, it's true: Investing in yourself often yields a very high return. Getting more education or learning a new skill is not only a good way to better yourself, but it also may open new streams of income. A recent study from Cornell University showed that people experience more happiness, for a longer period of time, by spending money on experiential purchases than on material purchases. Instead of buying things that will quickly become old or outdated, use your discretionary income to gain skills and build memories that will last forever.

## ING CROSSWORD PUZZLE



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### DOWN

- 1) Better for sleeping than saving
- 2) "National Save for \_\_\_\_\_ Week"
- 3) One of these is worth 1,000 words
- 4) The Eastman \_\_\_\_\_ Company produced the first camera in 1888
- 5) A Football field has two of these posts
- 9) An informal photograph, usually taken with a small camera
- 10) When Americans "go on holiday" they take a \_\_\_\_\_
- 11) Devising a scheme for doing, making, or arranging
- 13) Popular suit for men in the 1970's
- 15) People usually say "cheese" for this
- 16) A retirement \_\_\_\_\_ can help you build towards your future
- 17) A \_\_\_\_\_ account is a fun way to teach kids about money
- 18) In 1970, Pulsar created this wristwatch with an LED display instead of a dial

### ACROSS

- 2) "Save it for a \_\_\_\_\_ day"
- 3) Synonym for picture
- 6) An artist uses this to carry samples of their work
- 7) The opposite of subjective
- 8) One way to save for retirement is to build a "\_\_\_\_\_"
- 10) Someone who offers a free service to a group or event
- 12) To go from one place to another; to journey
- 14) When Royalty goes on vacation, they take a \_\_\_\_\_
- 20) The company that invented the instant camera
- 21) Making ready; usually for a specific purpose or event
- 22) To put money into something (like the stock market)
- 23) Toy that lets you look at pictures on a disk is a "\_\_\_\_\_ master (or finder)"



## NOTABLE NEWS

At Namey Financial Group, we always want to hear about your accomplishments or points of interest in your personal or business life. If you have something you'd like to share or have included in our next newsletter, please send an email to [csexton@nameyfinancialgroup.com](mailto:csexton@nameyfinancialgroup.com).

#### HabiJax won Best Local Volunteer Effort

- From Mara Walker, Vice President of Partner Services, Habitat for Humanity Jacksonville: In October of 2011, HabiJax won Best Local Volunteer Effort in Jacksonville from Folio Weekly!

CONGRATS, HabiJax, and Thank you for the tremendous impact you have had on our community!