

For the Week of April 25, 2011

THE MARKETS

The markets started the week on a sour note after the S&P revised its outlook on the United States credit rating downward to "negative." By close on Thursday, however, the markets rebounded, with three consecutive days of gains. The Dow climbed Thursday to its highest intraday level since early June 2008. Markets were closed Friday in observation of Good Friday. For the week, the Dow gained 1.83 percent to close at 12,505.99. The S&P rose 1.75 percent to finish at 1,337.38 and the NASDAQ climbed 2.17 percent to end the week at 2,820.16.

Returns Through 4/21/11	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	1.83	8.81	15.47	2.09	4.73
NASDAQ Composite (PR)	2.17	6.31	12.60	5.41	3.78
S&P 500 (TR)	1.75	6.93	13.14	1.01	2.54
BarCap US Agg Bond (TR)	0.49	1.06	5.05	5.67	6.20
MSCI EAFE (TR)	1.97	6.92	13.02	-3.57	1.17

Source: Morningstar.com. *Past performance is no guarantee of future results. Indexes are unmanaged and cannot be invested into directly. Three- and five-year returns are annualized. The Dow Jones Industrials, MSCI EAFE, BarCap US Agg Bond and S&P, excluding "1 Week" returns, are based on total return, which is a reflection of return to an investor by reinvesting dividends after the deduction of withholding tax. The NASDAQ is based on price return, which is the capital appreciation of the portfolio, excluding income generated by the assets in the portfolio in the form of interest and dividends. (TR) indicates total return. (PR) indicates price return. MSCI EAFE returns stated in U.S. dollars.

Sign Me Up – If you are a U.S. citizen and your 65th birthday is today, (DOB: April 25, 1946), you may sign up for Medicare. Your initial Medicare enrollment period is seven months long, running from three months before your birthday month (April in this example) to three months after your birthday month, i.e., the seven months from January 1, 2011 to July 31, 2011 (source: Medicare, BTN Research).

More Out Than In – The worldwide daily consumption of oil today is 87 million barrels. The worldwide daily production of oil is 70 million barrels (source: Department of Energy, BTN Research).

Lights On – Forty-four percent of the electricity in the U.S. is generated from coal, 23 percent from natural gas, 20 percent from nuclear power, 7 percent from hydropower and just 2 percent from wind power (source: Energy Information Administration, BTN Research).

WEEKLY FOCUS – Why Women Need to Save More for Retirement and Why It’s Harder

Sixty-eight percent of women and 62 percent of men said they were determined to save more money in 2011, according to TD Ameritrade’s annual New Year’s Resolution Survey. With one-third of the year already gone, it’s time to take a look at your financial resolutions and see if you are still on track. Have you saved more this year than last?

When it comes to saving for retirement, the reality is women need to save more than men, but often they end up doing the opposite. Looking at life expectancies, women will generally live five years longer than men – that’s five more years of needed income. Unfortunately though, women often earn salaries that are 20 percent less than their male counterparts, according to the Bureau of Labor Statistics. Adding to this is the likelihood that women will take years off from work to care for children or family members. By doing this, they miss out not only on income, but employer contributions, promotions and longevity bonuses.

Robert Carey writes in his article, “Retirement Help for Women,” that women need to make retirement a top priority, instead of putting it off.

“It’s hard for a mother to prioritize her retirement over footing the bill for her child’s college tuition, but consider that not saving enough may burden your child later in life,” Carey said. “Plus, your kid can get loans to pay for college, but no one grants retirement loans.”

Carey also reminds women that when they are working, if eligible, they should at least contribute enough to their 401k to receive an employer’s match; otherwise they are “throwing away free money.”

Women don’t have to be employed to save for retirement. “Stay-at-home moms should know that working husbands can contribute up to \$5,000 in a spousal individual retirement account,” Carey said. Single women and part-time employees can regularly put a small amount of their paychecks away for retirement too, even if it is only a few dollars at a time. “Women can be prepared for their golden years despite the additional obstacles they face,” Carey said.

If you or someone you know would like more information on how to overcome obstacles and save for retirement, contact our office today.

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* The Standard & Poor’s 500 (S&P 500) is an unmanaged group of securities considered to be representative of the stock market in general. The Dow Jones Industrial Average is a price-weighted index of 30 actively traded blue-chip stocks. NASDAQ Composite Index is an unmanaged, market-weighted index of all over-the-counter common stocks traded on the National Association of Securities Dealers Automated Quotation System. The Morgan Stanley Capital International Europe, Australia and Far East Index (MSCI EAFE Index) is a widely recognized benchmark of non-U.S. stock markets. It is an unmanaged index composed of a sample of companies representative of the market structure of 20 European and Pacific Basin countries and includes reinvestment of all dividends. Barclays Capital Aggregate Bond Index is an unmanaged index comprised of U.S. investment-grade, fixed-rate bond market securities, including government, government agency, corporate and mortgage-backed securities between one and 10 years. Written by Securities America. SAI# 310363