

For the Week of July 5, 2011

THE MARKETS

U.S. markets closed Friday with their best week in two years. Strong manufacturing data helped ease concerns about slow growth. Manufacturing growth picked up for the first time in four months. A temporary resolution to Greece's debt situation announced Thursday also raised investor optimism. For the week, the Dow gained 5.48 percent to close at 12,582.77. The S&P increased 5.67 percent to finish at 1,339.67 and the NASDAQ rose 6.15 percent to end the week at 2,816.03.

Returns Through 7/01/11	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	5.48	10.08	32.72	6.46	5.25
NASDAQ Composite (PR)	6.15	6.15	34.01	6.90	5.33
S&P 500 (TR)	5.67	7.57	33.02	3.70	3.24
BarCap US Agg Bond (TR)	-1.01	2.60	3.71	6.46	6.50
MSCI EAFE (TR)	5.70	6.17	31.89	-0.30	1.55

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.

Source Of Revenue – Forty-three U.S. states do not collect sales tax for online retail sales. The state of California has estimated that it would collect \$200 million a year if it was to collect sales tax for its online sales (source: The Charlotte Observer, BTN Research).

Lowest In A Long Time – Outstanding credit card debt in the United States as of April 30, 2011, was \$790 billion, the lowest month-end total in our country since the sum was \$787 billion as of Aug. 31, 2004, or more than 6 1/2 years ago (source: Federal Reserve, BTN Research).

Will I Have Enough? – More than half of the Americans surveyed in mid-April 2011 (58 percent) were worried about their ability to maintain their current standard of living into and throughout their retirement years. In the first quarter 2002, only 35 percent of Americans worried about this issue (source: Gallup, BTN Research).

WEEKLY FOCUS – Assets More Important Than Age To Boomers

According to a recent study by the Bankers Life and Casualty Company Center for a Secure Retirement (CSR), 73 percent of the nation's middle-income baby boomers believe their financial situation, not their age, will determine when they retire. Despite that shift in perspective from age to assets, most boomers haven't made an effort to start saving the amount they need to retire comfortably. The study found that more than 50 percent of those surveyed had saved less than \$100,000 for retirement, 19 percent have saved less than \$10,000 and 14 percent do not have a pension, 401(k), IRA or any other retirement savings vehicle.

Working longer can help late savers make up some of the shortfall. According to a June 27, 2011, article in U.S. News & World Report, an individual who works one additional year generates two to three years worth of retirement income. Each extra year worked is one year less that the retirement assets need to fund. The amount already in retirement savings also has more time to potentially grow.

Working longer can also increase the amount received from Social Security. From age 62 to age 70, an individual's retirement benefits from Social Security increase about 8 percent a year for each year benefits are delayed. The additional earned income can also raise the Social Security lifetime wage base used to calculate the amount of benefits, increasing the monthly payment.

Not everyone, however, has the luxury of working until they have accumulated enough to fund their retirement. According to the Social Security Administration, an estimated one out of three Americans entering the workforce today will become disabled before they retire, and more than 8 million U.S. workers are currently receiving Social Security disability benefits.

As the axiom says, never put off until tomorrow what you can do today. If you would like to discuss how you can save more for retirement, contact our office for a consultation.

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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#311312