

For the Week of September 19, 2011

## THE MARKETS

U.S. stocks closed Friday with their best week since July after five consecutive days of gains. Foreign leaders took steps last week to tackle the European debt crisis. The leaders hope to decide next month whether Greece – which is on the verge of default and has plagued the markets for weeks – will receive more financial aid. For the week, the Dow gained 4.78 percent to close at 11,509.09. The S&P climbed 5.42 percent to finish at 1,216.01 and the NASDAQ rose 6.25 percent to end the week at 2,622.31.

Returns Through 9/16/11	1 Week	YTD	1 Year	3 Year	5 Year
Dow Jones Industrials (TR)	4.78	1.33	11.50	4.34	2.66
NASDAQ Composite (PR)	6.25	-1.15	13.85	5.90	3.24
S&P 500 (TR)	5.42	-1.90	10.30	2.33	0.50
BarCap US Agg Bond (TR)	-0.51	6.34	5.80	7.02	6.66
MSCI EAFE (TR)	2.21	-11.28	-3.05	-0.84	-2.33

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.

**Three Vs. Nine** – In the past 20 years (1991-2010), the S&P 500 stock index has gained more on a total return basis during the fourth quarter (i.e., October-November-December) than it has during the other three quarters combined. The final three months of the year have gained 150.9 percent (total return) vs. a gain of 129.2 percent for the first nine months of the year over the past two decades (source: BTN Research).

**Folks Coming And Going** – There were 4.01 million births in the U.S. in 2010 or 10,978 per day. There were 2.45 million deaths in the U.S. in 2010 or 6,718 per day (source: National Center for Health Statistics, BTN Research).

**Down The Road** – Inflation (using the Consumer Price Index, or CPI) over the one-year ending July 31, 2011, is 3.6 percent. If that level of inflation repeats itself over the next 10 years, then an item costing \$1 today will cost \$1.42 in a decade. The CPI is a measure of inflation compiled by the U.S. Bureau of Labor Studies (source: Department Of Labor, BTN Research).

## WEEKLY FOCUS – Ease Your Fears And Enjoy Your Retirement

Between a high unemployment rate, volatility in the markets and increased levels of poverty, fears of financial uncertainty seem to be prominent among recent or soon-to-be retirees. According to a 2011 MarketWatch.com article, more than half of retirees surveyed by Financial Engines were uncertain what the future might bring, and almost half of that same group were afraid they would fall into poverty.

Often these fears hindered retirees from making key financial decisions, according to David Ramirez, co-author of the Financial Engines report. The report featured excerpts from interviews with retirees, such as one 60-year-old man who could not make decisions to reallocate his investments for fear he would make a mistake that may force him into poverty.

Other retirees gave comments similar to 63-year-old Carol, who relies on wishful thinking and believes that everything during retirement will work out somehow. Even retirees with adequate funding for retirement didn't feel confident once they reached retirement age. Many were unsure of when to take distributions and Social Security benefits.

There are solutions to help ease these types of fears and increase confidence for entering retirement. Our office is dedicated to working with you to address financial uncertainties. We can review your personal and employer plans to help you optimize your retirement savings approach. Together we can evaluate your fears and concerns and work toward a retirement plan or distribution plan tailored to your needs.

If you are feeling uncertain about your financial future, call our office today for a consultation or a review, and let us help you put your fears to rest.

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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# 312265