



RETIREMENTFINANCES

SPECIALIZING IN WEALTH MANAGEMENT AND ASSET PRESERVATION
FOR CURRENT & PRE-RETIRES

APRIL 2008

WWW.SENIORWEALTHSOLUTIONS.COM

Do Your Investments Match Your Risk Tolerance?

Now is a good time to examine what's in your portfolio.

The stock market is unsettled ... and perhaps its fluctuations are unsettling you. It's a stressful time for the economy and Wall Street, and you may be concerned about your portfolio given what's going on with oil prices, the real estate market, and rising unemployment figures. It may be a good time to review how your assets are invested.

Is your portfolio balanced? A balanced portfolio may help you ride out stock market turbulence. Stocks and mutual funds aren't the only asset allocation choices you have, and you won't be alone this winter if you decide to examine other investment options.

Fixed annuities and Treasuries become attractive to investors when the market turns volatile. Bonds tend to maintain their strength when stocks perform poorly; fixed annuities are simply contracts with insurance firms, not correlated to stock market performance (though certain types of annuities may enable you to take advantage of stock market gains while maintaining your principal). Fixed-income mutual funds, dividend income funds and bond funds also have their adherents.

Last but not least, you have cash, though cash holdings haven't traditionally performed anywhere near the level of the stock markets.

Are you retired, or retiring? If you are, this is all the more reason to review and possibly even revise your portfolio. Frequently, people approach or enter

retirement with portfolios that haven't been reviewed in years. The asset allocation that seemed wise ten years ago may seem foolhardy today.

Often, people in their fifties and sixties feel they need to accumulate more money for retirement, and that feeling leads them to accept more risk in their portfolio than they should. In the absence of a salary, however, you'll likely want consistent income and growth, and therein lays the appeal of a balanced investment approach designed to manage risk while encouraging an adequate return.

Why not take a look into your portfolio? You may find that you have a mix of investments that match your risk tolerance. Or, your portfolio may need minor or major adjustments. The right balance may help you insulate your assets to a greater degree against financial ups and downs. Call us and let's see if we can fix your portfolio with you.

Recent News About Senior Wealth Solutions, LLC

On January 23, 2008 Senior Wealth Solutions, LLC was honored by having an American Flag flown over the U.S. Capitol Building at the request of the Honorable Rodney P. Frelinghuysen, Congressman of New Jersey. See our photo on the last page of the newsletter.

The certificate states: "...this flag was flown for Thomas J. O'Connell in recognition for his continual service to American senior citizens in the Northern New Jersey area, by helping them achieve financial objectives, retire with security, and enjoy lives of greater dignity and independence."

We here at Senior Wealth are truly grateful for this recognition and will continue to do everything in our power to deserve such an honor on behalf of all our clients who want and deserve a safe, secure and dignified retirement.

◆ *These articles are not intended to provide tax or legal advice and should not be relied upon for such. They are summaries of our understanding and interpretation of some of the current laws and regulations and are not exhaustive. Investors should consult their legal or tax advisor for advice and information concerning their particular circumstances.*

Securities offered through Comprehensive Asset Management & Servicing, Inc., Member FINRA/SIPC, 2001 Route 46, Suite 506, Parsippany, NJ 07054, (973) 394-0404
Investment advisory services offered through Comprehensive Capital Management, Inc., 2001 Route 46, Suite 506, Parsippany, NJ 07054, (973) 394-0404

Get this Valuable Information

Name _____
Address _____
City, State, Zip _____
Phone # _____

Mail back to:
Senior Wealth Solutions, LLC
2001 Route 46, Suite 506
Parsippany, NJ 07054

Please contact me about the information on these items mentioned in your newsletter:

- I'm afraid my portfolio doesn't match my risk tolerance. Please help me.
- I need to guarantee some of my hard earned savings in these turbulent times. Please help me protect and shield my retirement assets.
- I am interested in creating an income I can not outlive in my retirement.

I think these people would like to receive your newsletter and an invitation to your next public presentation:

Name _____

Address _____

Name _____

Address _____

Name _____

Address _____

(Please provide names and addresses with zip codes.)

Our next scheduled Retirement Survival Workshops are:

April 9th & 16th

Tabor Road Tavern
510 Tabor Road
Parsippany, NJ 07054

April 23rd & 30th

Romano's Macaroni Grill
1521 Route 1
Edison, NJ 08837

*Workshop begins at 4:00PM. Arrive at the
restaurant by 3:30PM*

Late Arrivals will not be admitted!!!!!!!!!!

NO ALCOHOLIC BEVERAGES WILL BE SERVED

Please call 1-800-769-0659 to make a reservation.

Important: The restaurants mentioned above can not provide you with a reservation or other information about the workshop. Please call the 800 number listed for any and all information.



This is to certify that the accompanying flag was flown over the United States Capitol on January 23, 2008.

At the request of the Honorable Rodney P. Frelinghuysen, Member of Congress, this flag was flown for Thomas J. O'Connell in recognition of his continual service to American senior citizens in the Northern New Jersey area, by helping them achieve financial objectives, retire with security, and enjoy lives of greater dignity and independence.

R. P. Frelinghuysen
M.C.

Stephen T. Ayers

Stephen T. Ayers, AIA
Acting Architect of the Capitol

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The Honorable Rodney P. Frelinghuysen presenting Tom O'Connell with "Old Glory". Please note that Congressman Frelinghuysen is not a client of Senior Wealth Solutions, LLC nor is he in any form or fashion making an endorsement of our firm.