



“Sound strategy starts with having the right goal!”

Michael Porter

WHAT IS YOUR FAMILY INDEX?

Clarity of Goal - Shaping Your Intrinsic Future

The enduring question for investors is always, “*What is the payoff?*” This of course depends on **your goal** and **your strategy**. The investor is a special soul – one who casts a **vision** for a stronger tomorrow. An investment remains the only vehicle by which we can **harness the future** by understanding the **intrinsic value** of an asset, like a share of stock, based on its tangible value today and its prospective return over the **long-term**. For many, the long-term is **now** or approaching and as the general economy continues a trajectory of slow growth, responsible investors, unlike irresponsible speculators or timid savers, must retain good counsel on how best to protect their assets to fully maximize their gains.

Now, more than ever it is vital for investors to articulate **their investment vision**, not simply to accumulate wealth, but most importantly, how best to maximize the redemption of their investments. Central to shaping a prudent vision is to understand **your family index**. In essence, your family index is the rate of return you actually need to achieve in order to accomplish your lifetime financial goals without concern of running out of money.

Clarifying the index allows you to **strategically** work with your financial advisor, to proactively shape your investment portfolio to focus on your **present** and **future** needs.

Clarity of Strategy - The Family Index Checklist

Once you have clarity of your financial goals by way of your family index, you must then work dutifully to design, execute and manage your strategy. We recommend the following practical checklist to ensure that your **family index** is not only clear, but that it is safeguarded with all efforts to ensure your goals are realized. Unlike no other time in recent history has it been more important to stay **connected**, **informed** and **engaged** with the relationship you have with your advisors at Banta. We encourage you to give us a call and discuss your goals so that together we can navigate **most effectively** through the new economy of our time.

As 2012 looms, the following simple checklist aims to provide a framework for working with Banta to fully understand how your portfolio works **as an asset** and how together we will work to ensure your family index has clarity in both its goal and its plan.

1. **Clarifying Your Goal** – based on my current and projected income, cost measures and time till retirement or identified goal objective, what are the financial targets my family needs to attain a healthy family index?
2. **Understanding Risk and Return** – based on my portfolio's current **diversification of risk**, do these allocations make sense to strengthen my family index?
3. **The Power of Legacy Money** – based on my current contributions to my portfolio, how might I use savings to harness more risk to further bolster my family index objective?

Starting Strong in 2012

As stated above, strategic investors envision the future as a long-term journey knowing the path to prosperity, while often uneven, is made more certain with tangible goals and disciplined strategies. Whether your future is many years down the road or within reach of tomorrow, Banta Asset Management maintains that **family index planning** will steady the journey. We often say that our vision for our clients is to **finish well**. To attain this vision, we must also insist our clients **stay connected** to build and support your most valued asset – your family index. Your successful tomorrow begins with answering the critical questions from our checklist: are my goals clear; do I understand risk and return; and how can I best use my legacy funds? Before too long, 2012 will become 2013 – let us help put your tomorrow on a course that not only maximizes your finances, but also secures your peace of mind.

With continued confidence,

Banta Asset Management