

QUARTERLY UPDATE

July 2007

IN THE NEWS

PIONEER PRESS

Ameriprise Seeks Veteran Staff
June 6, 2007



Ameriprise looks for veteran staff while Michael Bischoff, CFP®, explains which companies offer better training for young advisors.

Michael Bischoff, CFP®

StarTribune.com Minneapolis - St Paul, Minnesota

Still Standing After Sell-Off
March 2007

Webb Financial Group takes a look at the international, US, and Minnesota markets while they give insightful advice.

To view the entire article visit:
<http://www.webbfinancial.com/media.html>

REMINDER:

Client Appreciation Day!

Sunday, August 19th, 1:00 p.m.

**Call to reserve your seats
Tickets will be mailed August 1st**

Twins Game



Webb Financial Group's Philosophy On Investments

We properly align investment strategies, short-and long-term, based on your goals, objectives, risk tolerance, and time horizon.



We believe that investments are much more than products that are bought or sold for a profit. Investing is about your goals; how to enjoy retirement, save for college education, build cash reserves or grow your wealth. People invest because they want to increase their personal freedom, sense of security, and ability to afford the things they want in life.

Every individual has a different tolerance for risk. Everyone wants higher returns with no risk, but it's never that easy. Your risk tolerance is not stagnant; it changes as your life changes. Achieving the right balance of risk and return will help to ensure that you will achieve your financial goals. An important consideration is your investment time frame. A short-term investment could be for "quick-cash", cash reserve, money for emergencies or short-term goals you have set. The shorter your time horizon, the more conservative you should be. The remainder of your portfolio should be considered a long-term investment.

One of the basic principles of portfolio building is to diversify your investments. As the old saying goes, "Don't put all your eggs in one basket". We can greatly reduce the risks of your portfolio by spreading out your investments. One way we ensure that you have diversified investments is by placing a certain percentage of your savings into different types of investments, such as mutual funds or individual securities, including stocks, bonds, cash, real estate and other asset classes. When building a diversified portfolio, Webb Financial Group aims to include different industries. This minimizes the impact of any problems affecting a particular sector of the economy. Another way we diversify is to consider company size and location. We include small, mid-sized, and large companies, both domestic and international.

We offer flexible levels of support and portfolio solutions to create a plan that's tailored to your goals and keeps you headed in the right direction. There are many alternatives to choose from, but, for the average investor, the smart route includes having a plan, saving regularly, and being in for the long-term.

Gary Webb
Registered Financial Consultant®

Qualifying for Long-Term Care Insurance



Have you thought about getting long-term care insurance? Do you know if you qualify to get long-term care insurance? You can find out if you qualify and what your premium would be by simply completing a Long-term Care Health Screening Questionnaire. Once you complete the questionnaire, we will submit it to the insurance companies to go through pre-underwriting. The insurance companies will review your information and tell us if you would qualify and what your rating class would be so that we can run a quote. Contact Crystal today at 952-837-3235 to request the Long-term Care Health Screening Questionnaire.

WEBB FINANCIAL GROUP WELCOMES JOANNE THORNE RECEPTIONIST



Portfolio Managers

Jerry Webb, CFP® & Chairman
Michael Bischoff, CFP® & COO
Gary Webb, RFC® & CEO
Ryan Shannon, Investment Advisor

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How to Reduce Market Stress

By: Jerry Webb, CFP®



This is not high tech, just some simple, down-to-earth, common-sense investment advice. I'll keep this short. Don't let the news get you down. Don't watch the market and don't listen to the media and experts. Don't think short-term—only long-term. KISS, "Keep It Sweet & Simple".

Just think about it. Ninety-eight percent of the time the TV broadcasters are talking about negative things happening in the stock market, inflation, taxes, interest rates, unemployment, the war, murders, rapes, crime, terrorists, etc. They thrive on it. This is what makes news. The 2% good news is weddings, births, promotions, the good things our military is doing over in Iraq, etc. Interesting, but it doesn't sell advertising. You'll notice that, when the market is doing very well, the reporters ask the "experts" the question, "Do you see anything on the horizon that could cause a huge market drop?" They are always focusing on the negative. That's what they get paid to do. They love to create fear, and this is what really affects the market. Fear impacts investors' ability to make correct decisions.

There is not a person living who can predict what the market is going to do today, tomorrow, or the next day. Weathermen cannot even predict the weather tomorrow. A lot of it is guesswork. Every day on CNBC, "experts" are contradicting each other. One expert says it's going to be good, the next predicts doom. It is so amazing despite all the negativity coming from the media, the markets are moving into all time high territory. How sweet it is! The markets will always go through the unexpected up and down days.

The key to having a "be happy, don't worry" lifestyle is to relax; put together a diversified portfolio of well-managed mutual funds, which you already have; meet with your advisor on a regular basis, and enjoy life. Let the mutual fund managers make the changes to reach the objectives of the fund because then you will also be meeting your objectives—slowly but surely, like the tortoise who won the race.

So don't let them fool you! They'll fool you every time if you let them. This is the right way to invest. You'll be very happy one day that you kept it simple.

Sincerely,

Jerry Webb, CFP® & Chairman

So You Want to Retire...

By: Ryan Shannon



You have made the decision to stop working and enter the promised land of retirement. Over the years, you have been putting some of your earnings away into a 401k, IRA, or other type of investment account. The million-dollar question now is: How are you going to create an income stream from that pool of money? Your investments can generate income in different ways such as interest, dividends, capital gains or annuity payments. There are a couple of important variables to consider when taking distributions including the size of the portfolio and its various tax consequences.

Withdrawals from certain accounts will incur regular income tax, some capital gains tax, while others are tax free.

It is important to have realistic expectations of how much income your investments can generate, to maintain your long-term objectives, to be tax-conscious, and to invest for consistent total return. Within twelve to eighteen months from retirement, you need to sit down with your advisor and have a plan in writing detailing how you will support your lifestyle in retirement.

