

IN THE NEWS



April 2008

BUSINESS BUILDER :: SUCCESSION

Plan for the inevitable by considering business succession by Gary Webb, RFC® & CEO. If you are an owner of a family-owned or closely held business, one of your main priorities should involve planning for your own succession.



Starting the planning process today will help your business succeed in the present and ensure the best outcome in the future.

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

REMINDER

2008 Client Appreciation Day!

**Saturday, August 9th
12:00 p.m.—3:00 p.m.**

PADEL FORD BOATS

Harriet Island, St. Paul

Casino games, fun prizes, live music, entertainment and much more!



Performance Evaluation for your life insurance policies

Performance Evaluation is a planning concept designed to assist you in reviewing existing life insurance policies and comparing those to current market offerings. It gives you an understanding of actual policy performance with an eye towards maximizing value.



Has your current life insurance policy performed up to or exceed your expectations? Have your expectations changed since policy inception? Does the marketplace offer more efficient products? *Has your life's plan changed?* Subjecting your life insurance portfolio to a formal performance evaluation process is an important, financially sound practice.

Over the past few decades, interest rates and dividend scales on life insurance policies have suffered a steady decline, hitting historic lows in recent years. This has critically affected policy cash values and premium adequacy. Policies originally thought to be "paid-up" are requiring additional premiums. *And worst case – policies are lapsing.*

Webb's Performance Evaluation program offers a free analysis of your in-force coverage, reviews your current life insurance needs and integrates both with the best products the market has to offer (which may just be the one you're currently holding!). The program takes you through the following three steps:

1. Performance Evaluation

Analyze your policy to make certain that current premiums fulfill your expectations.

2. Market Survey

Determine if you can reduce your premiums, enhance cash accumulation or extend the life of your coverage.

3. Solution

Recommended changes to your current policy that meets your goals and expectations.

The resulting Performance Evaluation Report provides the analysis you need to make informed decisions on this very important financial product – your life insurance policy.

Waiting to do a review can dramatically increase your exposure and expense. Why not take advantage of one of the many services we offer our clients at Webb Financial Group LLC; a free review of your current life insurance policies. In many cases, we can provide you the peace of mind that your existing policies remain cost effective and continue to meet your needs. If appropriate, we can assist you in getting different life insurance coverage that meets your current needs. In either case, a current life insurance review is in *your* best interest.

Crystal Holmen
Insurance Consultant

Pinch those gasoline pennies:



Michael Bischoff
CFP®

If you're driving your own car on trips, focus on maintenance and when and where you're buying your gas.

Keep your tires inflated and make sure your engine is in good shape for maximum fuel economy. Also, don't carry tons of stuff—heavier cars burn more gas.

Also, buy gasoline mid-week when prices generally stabilize from spikes entering the weekend and starting the workweek. Last but not least, buy gas when day-time temperatures are lowest. Why? Because during cool hours, gasoline is densest and packs more fuel power.

June 2008—This information is produced by the Financial Planning Association.

Hope you are enjoying your summer!



Webb Financial Group provides comprehensive wealth management solutions to individuals and businesses. For over twenty-five years, we have helped our clients achieve financial security.

Jerry Webb, CFP® & Chairman

Michael Bischoff, CFP® & COO

Gary Webb, RFC® & CEO

Ryan Shannon, Wealth Advisor

Crystal Holmen, Insurance Consultant

Michelle Ganske, RPSM

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Interesting

In the United States political process on TV and in the newspaper, the candidates practically destroy each other's reputation, leaving us not knowing for sure what is truth and what is lies. We must make our decisions on who we believe. Each candidate makes the other look so bad, I ask myself, should either one of these men become the next leader of our country? We all better hope for the best.



Jerry Webb
CFP®

No wonder consumers are depressed, and confidence is at a new low. Home foreclosures and bankruptcies increasing, oil at an all time high, causing stock markets to decline. Economic conditions are deteriorating. It's like a self-fulfilling prophecy. We start to think negatively and eventually this thinking causes conditions to get worse.

Keep things in perspective.

1/1/34, 44% of all U.S. homes were in default on their mortgages. As of 3/31/08, just 4.5% of mortgages were over 30 days delinquent. (It's not as bad as it could be!)

There have been many credit crunches during my investment lifetime, from which our economy has always rebounded. Just as the credit crisis in 1974, 1987, 1990, and 1998 ended abruptly, I believe this one will too, probably sooner than most of us expect. The long unwinding road does come to an end.

Hope springs eternal. It's always darkest just before the dawn. When we look back at a graph 10 years from now, it will probably appear as a minor blip on the radar screen.



CERTIFIED FINANCIAL PLANNER™

CFP®



Ryan Shannon

A Certified Financial Planner™, or CFP® for short, is a certification which can help you identify financial planners who are committed to competent and ethical behavior when providing financial planning. Individuals certified by the CFP Board have taken the extra step to demonstrate their professionalism by voluntarily submitting to the rigorous CFP® certification process that includes demanding education, examination, experience, and ethical requirements.

The Four E's

Education: CFP® professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a university offering a financial planning curriculum approved by the CFP Board.

Examination: CFP® practitioners must pass a comprehensive two-day, 10 hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do, the exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.

Experience: CFP® professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP® certification marks. As a result, CFP® practitioners possess financial counseling skills in addition to financial planning knowledge.

Ethics: As a final step to certification, CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's *Code of Ethics and Professional Responsibility*, which sets forth their ethical responsibilities. Through the *Code of Ethics*, CFP® practitioners agree to act fairly and diligently when providing financial planning advice and services, putting your interests first.

As more people call themselves "financial planners," working with the right professional to address your financial planning needs becomes very important. It is imperative that you can be assured that they adhere to the highest professional standards, are committed to ethical behavior, and put you and your needs at the center of every financial planning engagement.

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