

## Wells Fargo Plaza Building Remodel



We're very excited to announce Webb Financial Group has extended our office lease in the Wells Fargo Plaza. The 19<sup>th</sup> floor will continue to be our home until 2016.

*"We moved in 12 years ago and have never found a reason to leave"*

Come see us and check out the new building improvements. Call your advisor at 952-837-3200 to set-up your annual review.

We'd like to take this opportunity to say "thank you" to each client for your contributions to the success of our company.

Webb Financial Group  
Wells Fargo Plaza  
Suite 1920

7900 Xerxes Avenue South  
Bloomington, MN 55431

## Wells Fargo Plaza

The big mystery has always been regarding the 24<sup>th</sup> floor also known by some as the "puck". Did it ever rotate? Was it a restaurant? During the 1970's, it was a choice amenity for a building to have an executive restaurant. Since this was the first and largest building in the suburbs, such an idea would be remembered. The 24<sup>th</sup> floor sat vacant for several years before converted to office space. The floor rotated perfectly but the building management could not get a restaurant operator to take on the various extraordinary responsibilities of being in a large office building. That is the true story of the 24<sup>th</sup> floor.



## Webb's Portfolio Philosophy

### Asset Allocation

The goal of every portfolio that we manage is to maintain an appropriate level of risk while providing a level of return proportionate to the amount of risk taken. Each portfolio is invested based on each client's unique situation. A younger person just starting to save will have a portfolio that looks and behaves much differently than the portfolio of a retiree who is taking regular income. This is why we manage and maintain five main different asset allocation strategies: Aggressive, Moderately Aggressive, Moderate, Conservative and Very Conservative. We've also experienced that an individual's strategy tends to change over time. In general, we see that clients desire lower risk portfolios as their time horizons shorten, during times of uncertainty, when life-changing events happen, or while drawing a monthly income at retirement.

### Rebalancing

Portfolio rebalancing is another powerful risk-control strategy. All asset classes respond differently to market conditions and will outperform or underperform at certain times. This will result in the portfolio's optimal asset allocation being altered. Rebalancing means selling a small portion of an investment when it is up and buying another investment when it is down. It helps maintain an appropriate level of risk in a portfolio made-up of stock, bonds, cash and other investments. The basic concept of rebalancing is buy low, sell high. Active rebalancing produces additional long-term returns while decreasing portfolio volatility. To achieve the expected outcome, Webb Financial Group monitors and rebalances every portfolio on a regular basis.

### Active Portfolio Management

Webb Financial Group has a longstanding history of finding superior long-term money managers. Each investment we manage is continually reviewed and monitored on an ongoing basis. Target ranges have been set and are maintained for all investments and we actively assess the asset mix against current market conditions. We may downsize an investment or sell all to reinvest in another area when an investment is not performing to our expectations. This active management style provides us the flexibility to pursue market opportunities within a desired allocation. This process occurs almost seamlessly, which means you never have to worry about a portfolio straying off-course or deciding which individual investments to buy or sell as market conditions change. Our experienced team of investment professionals manage all the day-to-day details on your behalf and is part of the ongoing service we provide and you deserve to receive.

Should your goals or objectives change, we recommend that you contact your advisor to discuss any necessary portfolio adjustments.



Gary Webb  
RFC & CEO

## ANNOUNCEMENT



*Our congratulations goes out to one of our financial planners, Ryan Shannon, and his wife Anka, on their new arrival*

*Mira Brigid Shannon*



*a healthy and beautiful baby girl!*

*Born 06/29/10 at 11:20 a.m.  
6lbs, 4 ounces, 20 inches long*

**Hope you are**   
**enjoying your summer!**



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

Jerry Webb, CFP® & Chairman  
Michael Bischoff, CFP® & COO  
Gary Webb, RFC® & CEO  
Ryan Shannon, CFP®  
Crystal Enderson, Insurance Consultant  
Michelle Ganske, RP®

## Opportunities Are Often Born Out Of Crisis

Last week a client asked me, “When will all the negative headlines end?” My answer, “Never.” Next question: “What do we have to look forward to?” My answer, “Plenty.” What we are experiencing now is a crisis of public confidence. As the country emerges from a nasty recession, this observer is upbeat about the future. We’ve now completed the best year in the equity market since the depression, after the worst bear market since 1929-32. In fact, I’ve never been more bullish on the long term outlook than I am today. The thing that strikes me most is American’s immense and impenetrable disbelief in the recovery. The equity markets went straight up for all but the first 68 days of 2009, yet investors liquidated \$35 billion of equity funds and bought \$420 billion of bond funds. It amazes me that time and time again the average investor takes their money out of the stock market at exactly the wrong time. I understand their fear and uncertainty, but believe they are still making a big mistake. As the economy inflates and rates rise, bonds will lose value while equities should flourish. I just don’t understand pessimism, never have. It’s counterintuitive. Go to a hospital and watch a demo of robotic microsurgery. Sit at home and look at Apple’s presentation of the new iphone, which has more computing power than there was on earth in 1950. In the next 10 years the cost of computing will drop to about 3% of what it is today. How can anyone be pessimistic? Don’t be put off by the downturn. The big pay off is just over the horizon. There’s never been a better time to be an investor.



Jerry Webb, CFP®

## Ten Frequently Asked Questions about Social Security

On May 17, 2009, we hosted a social security seminar that was presented by Jim Czechowicz of the Social Security Administration.

Following are the ten items Jim discussed during the seminar.



Crystal Enderson

1. Social Security is part of the retirement plan for almost every American worker. It should not be viewed as the only income you will need in retirement. It is part of an overall retirement plan that includes pensions, IRA, savings, insurance and investments.
2. Social Security is more than retirement. It also helps disabled workers & dependents, widow/widowers, and dependent children.
3. The number of workers per beneficiary is decreasing: changes are needed!
4. Your Social Security Benefit is based on a “lifetime” of earnings. This includes three variables: wages are adjusted for inflation, the average of your 35 highest years is determined, and your “average indexed monthly earnings” is determined.
5. The age when you retire affects your benefits.
6. You can work and still receive benefits
7. Your spouse and children can get survivor benefits.
8. Government pensions will reduce your benefits
9. You will need a social security number, proof of age, latest W-2, earnings estimate, bank information, marriage/divorce information, and military or railroad service information when you apply for benefits.
10. Medicare benefit information can be found at [www.medicare.gov](http://www.medicare.gov), or you may contact the Senior Linkage Line at 1-800-333-2433.

If you were not able to attend the seminar and would like more information that was presented at the seminar, please contact Crystal Enderson at 952-837-3235.