

NEW INTERACTIVE WEBSITE

webbfinancial.com



We launched our new website to provide greater resources to our clients and prospective clients to get to know us better.

Features:

- Access your quarterly statements from your client portal
- Quarterly Updates
- Information about our company and services
- Link to our social networking sites:



Follow our new Video Blog!

webbfinancial.com/blog

- Timely communication
- Educational & entertaining
- Public accessibility

We will discuss topics relevant to our clients and current market events.



Please "friend us, follow us, link us, subscribe to us, & tell others about us!"

Beneficiary Review

Many people have a good idea who they want to inherit their wealth but often the beneficiary designations do not keep up with their intentions. Marital changes and changes in family status may require an update to these designations. If the primary beneficiary predeceases you and no contingent beneficiary is named, then payments would likely be made to your estate, creating unnecessary delays and expenses.



Michael Bischoff
CFP®

Things to remember when assigning beneficiaries:

- Name a contingent beneficiary.
- Identify a new heir after the death of a primary beneficiary
- Remove an ex-spouse after a divorce.
- Update your beneficiary forms after you marry and/or after the birth of a child.
- Complete a separate beneficiary form for each plan or account.
- Consult an estate planning attorney before naming your estate as beneficiary.

Critical details about beneficiaries

- A trust or charity may be an appropriate beneficiary in some cases.
- Trustees are in charge of managing, investing and distributing money in a trust.
- Federal Law requires that a spouse be the primary beneficiary to a pension plan account unless this right is waived in writing by the spouse.
- Non-adult children require special planning. If a minor is named outright, there will have to be a court appointed guardian.
- Many non-qualified accounts allow you to designate beneficiaries. For those accounts, a transfer on death (TOD) registration or a joint tenancy may be an option to help your beneficiaries avoid probate.

Creating a lasting legacy with a stretch IRA strategy

Normal IRA rules state that the owner of the account must take minimum required distributions beginning at age 70 ½. Upon death of the owner of an IRA, the surviving spouse beneficiary rolls over to their IRA and takes distributions under the normal rules. After the second death, the next beneficiary must roll the account to a separate Inherited IRA. Required distributions continue but are now based on the life expectancy of the new beneficiary. This stretch IRA can result in substantial wealth passed to the next generation without a large one-time distribution taken at substantially higher tax rates.

The purpose of a beneficiary review is to assist an individual in reviewing his or her accounts, determining how they will be distributed upon death. A beneficiary review is not intended to replace an estate plan but to help ensure the right people are named to give them appropriate options.

Client Web Portal

With electronic delivery, you can access your Webb Financial Group statements, tax reports, newsletters and other useful information in your Client Web Portal.

You will benefit from:

- Convenient access to account document history
- Paperless delivery to reduce the amount of mail
- Greater convenience and security



Contact us to sign up!



Attention Snowbirds:

Be sure to call us with your summer address so you are able to receive your mail during the summer months.

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

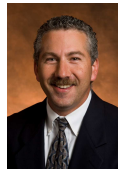
Jerry Webb, CFP® & Chairman
Michael Bischoff, CFP® & COO

Gary Webb, RFC® & CEO
Ryan Shannon, CFP®

Crystal Enderson, Insurance Consultant
Michelle Brennan, RP®

Congratulations

On Being Selected as a
2011 FIVE STAR Wealth ManagerSM



Gary Webb, RFC®

Personal, Professional, Caring Advice

- Four-Year FIVE STAR Wealth Manager
- Has his clients' best interest in mind
- Helps his clients attain financial freedom



Areas of Focus: Wealth management, wealth preservation, tax strategies

Designations: RFC®, CEO, Qualified Kingdom Advisor

With more than 14,000 wealth managers in the Twin Cities area, how do you find someone who listens to you, represents your interests and operates with an emphasis on integrity and service? *Minneapolis-St. Paul Magazine* and *Twin Cities Business* formed a partnership with Crescendo Business Services to find out which wealth managers scored highest in overall satisfaction. Crescendo administered a survey, by mail and phone, to approximately 1 in 4 high-net-worth households in the Twin Cities.

On the surveys, recipients were asked to evaluate wealth managers whom they know through personal experience and to evaluate them based upon nine criteria: customer service, integrity, knowledge/expertise, communication, value for fee charged, meeting of financial objectives, post-sale service, quality of recommendations and overall satisfaction.

The resulting list of 2011 FIVE STAR Wealth Managers is an elite group, representing less than 5 percent of the wealth managers in the Twin Cities area.

"Thank you for the trust you continue to place in me and for voting, allowing me to win this award."

From Crisis Comes Opportunity

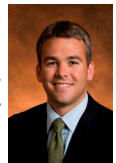
The earthquake, tsunami, and subsequent nuclear scare in Japan have raised concerns about how this crisis will affect the global economic recovery. At this point it is too early to know the full impact of these tragic events, but Japan has shown remarkable resilience following previous natural disasters. Assessing near-term economic implications of the situation, it is proving to be under control.

The Japanese government and major insurance companies are providing much needed cash while foreign investors poured \$11 billion into the Japanese stock market in one week. Also, major manufacturing facilities were not damaged and have continued production despite unreliable electrical service.

Looking forward, the economy and financial markets will continue their healthy growth in this expansion cycle. Even before this disaster, Japan was not expected to substantially contribute to global economic growth early in 2011 and therefore will not derail our progress this year. By the second half of 2011, Japan will be contributing to global growth fueled by the economic boost from reconstruction efforts and the momentum in the global economy.

The lasting effect of the events in Japan will be what we learn from the nuclear disaster. It is demanding an examination of nuclear energy policies worldwide. This, coupled with the effects of the uprising in Libya on the oil markets, directs our efforts to domestic energy production. Domestically we will have to allocate more attention and resources to nuclear and other sustainable sources to be able to ensure reliable energy in the future.

Investment opportunities are created out of unforeseen events. These world events remind us that it is important to utilize a prudent investment approach tailored for each individual investor.



Ryan Shannon, CFP®

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