

The U.S. savings rate is up... but how can you save your money?

Crest Financial Group

By Eric Boyle,
independent financial advisor
of Crest Financial Group

Many of us have heard people refer to the last ten years in the stock market as the lost decade. From the technology bubble in the early 2000s to the recent credit crisis, some investors with a buy and hold approach have seen little to no gains. As a result, we have seen clients become cautious of their expenditures, but more importantly, careful of where they are saving. With interest rates

at historical lows, money markets and CDs are not producing the returns we desire to make up for last year's beating.

As the market settles, and investors begin to accept more risk, we have seen a flow of money from lower yielding investments into bonds and equities. Even though equity and credit markets remain volatile and challenging, stock markets have seen a rally as we hope the cyclical downturn has ended. How do you find opportunity during periods such as the last decade?

You can start by looking beyond traditional

investments and thinking outside your style box. We have been taught to diversify among our style box from large cap-growth down to small-cap value. What happens when the tide turns and the advice that we are given does not change with the economy and global markets? We see gains washed away, and look back wondering if our investment strategy was correct.

In my opinion, investors need to start positioning their portfolios to seek long-term gains when times are good, but have the flexibility to provide less risk during times of uncertain-

ty. As a result of the recent bailouts, anticipate the long-term effects of government intervention and the fact that we will have to pay for the trillions of dollars borrowed. A rise in inflation and taxes is most likely on the horizon. Will you shift your investments to be in line with specific economic and market circumstances, or continue to buy, hold and hope that we do not have another rise, collapse, and lost decade?

If you feel your advisor has not helped you properly navigate the treacherous waters in the past, please contact Dr. Robert Springer or Eric Boyle, independent



Eric Boyle

financial advisors of
Crest Financial Group at
610-821-7066.

STOP
getting your
advice from
Wall Street
& Corporate
America.

START
seeking
the advice
of an
independent
advisor.

401 (k) Reviews, IRAs,
Roth IRAs, Tax Preparation,
Retirement Planning,
Estate Planning, College Planning,
Annuities, Life Insurance,
Long Term Care

CREST FINANCIAL GROUP

1401 N. Cedar Crest Blvd., Ste. 107
Allentown, PA 18104
610.821.7066

Robert K. Springer, Ph.D., CFP
Eric J. Boyle