

## Portfolio Performance

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 The Retirement Advisor Portfolios Dollar Value on 2/28/09 Change Model Portfolio 1  
 \$161,102 (19.4%) Model Portfolio 2 \$184,579 (7.7%) Model Portfolio 3 \$220,132  
 10.1% DJIA 12,501.52 on 1/1/2007 \$7,063 (43.5%) S&P500 1,418.30 on 1/1/2007  
 \$735.09 (48.2%) The Retirement Advisor Model Portfolios all began with \$200,000 on 1/1/2007 [Subscribe Now](#)  
 Model Portfolios 2008 Results:

(Index Returns: DJIA down 33.8%, S&P500 down 38.5%, NASDAQ down 40.5%) The Retirement Advisor Aggressive Growth and Income Model Portfolio 1 , designed for someone approaching retirement who is interested in a portfolio allocation designed to provide income and capital appreciation while avoiding excessive risk, lost 18.22% in 2008 while the S&P500 lost 37% counting reinvested dividends. This portfolio was 50% in stock index funds and 50% in fixed income index funds (or ETF equivalents.) It benefited greatly from TIPS for inflation protection which we feel allows a lower allocation to equities and a 4% withdrawal rate. The Retirement Advisor Moderate Growth and Income Model Portfolio 2 , designed for someone who has retired and seeks to maintain their current standard of living, even with inflation, lost 8.75% in 2008 while the S&P500 lost 37% counting reinvested dividends. This portfolio was 30% in stock index funds and 70% in fixed income index funds (or ETF equivalents.) It benefited greatly from TIPS for inflation protection The Retirement Advisor Conservative Capital Preservation Model Portfolio 3 , designed for someone in the later stages of retirement who wants to avoid any losses in their portfolio and who does not need a lot of inflation protection, gained 3.73% in 2008 while the S&P500 lost 37% counting reinvested dividends. This portfolio was 100% in fixed income index funds (or ETF equivalents.) It benefited greatly from TIPS for inflation protection.

Model Portfolios 2007 Results: The Retirement Advisor Aggressive Growth and Income Model Portfolio 1 , designed for someone approaching retirement who is interested in a portfolio allocation designed to provide income and capital appreciation while avoiding excessive risk, gained 9.52% in 2007, its first year of existence. This portfolio was 50% in stock index funds and 50% in fixed income index funds (or ETF equivalents.) It benefited greatly from TIPS for inflation protection which we feel allows a lower allocation to equities and a 4% withdrawal rate. The Retirement Advisor Moderate Growth and Income Model Portfolio 2 , designed for someone who has retired and seeks to maintain their current standard of living, even with inflation, gained 8.48% in 2007, its first year of existence. This portfolio was 30% in stock index funds and 70% in fixed income index funds (or ETF equivalents.) It benefited greatly from TIPS for inflation protection The Retirement Advisor Conservative Capital Preservation Model Portfolio 3 , designed for someone in the later stages of retirement who wants to avoid any losses in their portfolio and who does not need a lot of inflation protection, gained 8.32% in 2007, its first year of existence. This portfolio was 100% in fixed income index funds (or ETF equivalents.) It benefited greatly from TIPS for inflation protection. This gives you the portfolios at the start of 2007. January 2007 The Retirement Advisor.pdf We made some changes to the portfolios for both 2008 and 2009. [How To Subscribe](#) To subscribe to The Retirement Advisor Newsletter you have two options:

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