

Challenges Bring Opportunities

As 2009 comes to an end, The Masters Group would like to take this opportunity to thank you for making this a successful year. The economic and market turmoil of the last 12+ months have brought challenges for almost everyone, but through this difficult period we have been reminded that challenges also bring opportunities. For our clients, those opportunities have sometimes been found through the use of alternative investments, under-valued funds, or through the use of our Extraordinary Living Process™. For our business, the challenges in the marketplace have brought many new faces to our door. This year we were fortunate to see The Masters Group add more new clients than we have in any other year. Amazingly, our growth comes at a time when about 1/3 of licensed investment advisors have left the business. We attribute the increase in our business to the confidence that many of you have shown us by referring your family, friends, and business clients. We are so thankful for the opportunity to serve you, count you among our friends, and share our knowledge and expertise in investment, tax, and retirement plan strategies. Throughout the New Year, as you encounter individuals in need of financial navigation, we hope that you will continue to remember us kindly as your financial partner.

We wish you much health and happiness in 2010.

-Tim Hawkins

Changes for 2010

The new year brings a number of new tax law and retirement rule changes. Starting in 2010, the existing \$100,000 income test for **converting a traditional IRA to a Roth IRA** will no longer apply. Conversions that occur in 2010 will be able to have half of the taxable converted amount taxed in 2011 and the other half taxed in 2012. Depending on your situation, converting your traditional IRA to a Roth IRA might be a smart move, but it is best to consider all possible outcomes before making a move. The Masters Group can provide a thorough analysis of your situation to determine if a Roth conversion is right for you. Please call our offices to discuss this and other

retirement rule changes that may affect your accounts.

Reduce Paper & Receive Information Faster

If we do not already have your email address and you would like to be notified of important investment news and events in a more timely manner, please send your email address to Kristen@mastersgroupinc.com.

Statement Changes

Have you ever thought it would be nice to have your cost-basis reflected in your brokerage statements? This can easily be added at your request. Just let Kristen know!