

## Life Crisis = Difficult Financial Decisions

The headlines in the news this year have centered on our nation's economic crisis, but in the midst of it all some of us have had to deal with crises of a personal nature. Divorce, job loss, or deaths in the family are situations that most everyone experiences sometime during their life. The September 2009 issue of Financial Planning Magazine refers to these situations as the "perfect storm of personal finance - when the need to make urgent and consequential financial decisions meets an emotional hurricane." At The Masters Group we not only consider it our responsibility to provide you with professional, unbiased, and clear advice during these difficult times, but also to help you plan in advance for the unknown. We utilize our *Extraordinary Living - 14 Wealth Management Issues Document* to examine topics and develop an action plan for events that may affect our clients on a variety of financial issues. While it can be impossible to anticipate every one of life's turns, having an action plan can alleviate stress and help you to make the best financial decisions when required. If you are experiencing one of life's major crises, please let us know so we can help put your plan into action, or use our expertise to guide you through a difficult time.

## Save the Date - Fall Workshop

Our annual Fall Workshop will be held on Thursday evening, November 5th at Foxboro Square in Johnston. Our featured speakers will be Jeff Hertz with Inland and Jay Sluis with Franklin Square Capital Partners. They will be providing some excellent information and commentary on today's market conditions as well as investment opportunities with their respective companies. *This is not an offer. An offer can only be made by prospectus. You can request one from our office or they will be available at the event.* Look for invitations in your mailbox in mid-October.

## Attention CPA's

The Masters Group will once again be providing continuing education courses for CPA's on Oct 29 in Ames and Oct 30th in West Des Moines. The Masters Group is

registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. Please contact our offices for more information.

## Rollovers Bring Options & Expertise

Do you have a former employer's retirement plan that is still being held with the former plan provider? If you are no longer employed with that company, why not roll those accounts over to an IRA with The Masters Group? As a result, you gain a broader array of investment options and more options for your beneficiaries. Our knowledge of technical IRA and company retirement plan issues can help you make the best decision for your individual circumstances.

Securities & Advisory Services offered through VSR Financial Services Inc., a Registered Investment Adviser and Member FINRA/SIPC.

The Masters Group is independent of VSR.

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