



Business Retirement Workshops

© 2013 Pawleys Investment Advisors, LLC. All rights reserved.

www.PawleysAdvisors.com

Kathryn E. Schwartz, CRPC
Chief Executive Officer
kschwartz@PawleysAdvisors.com
March 19, 2013

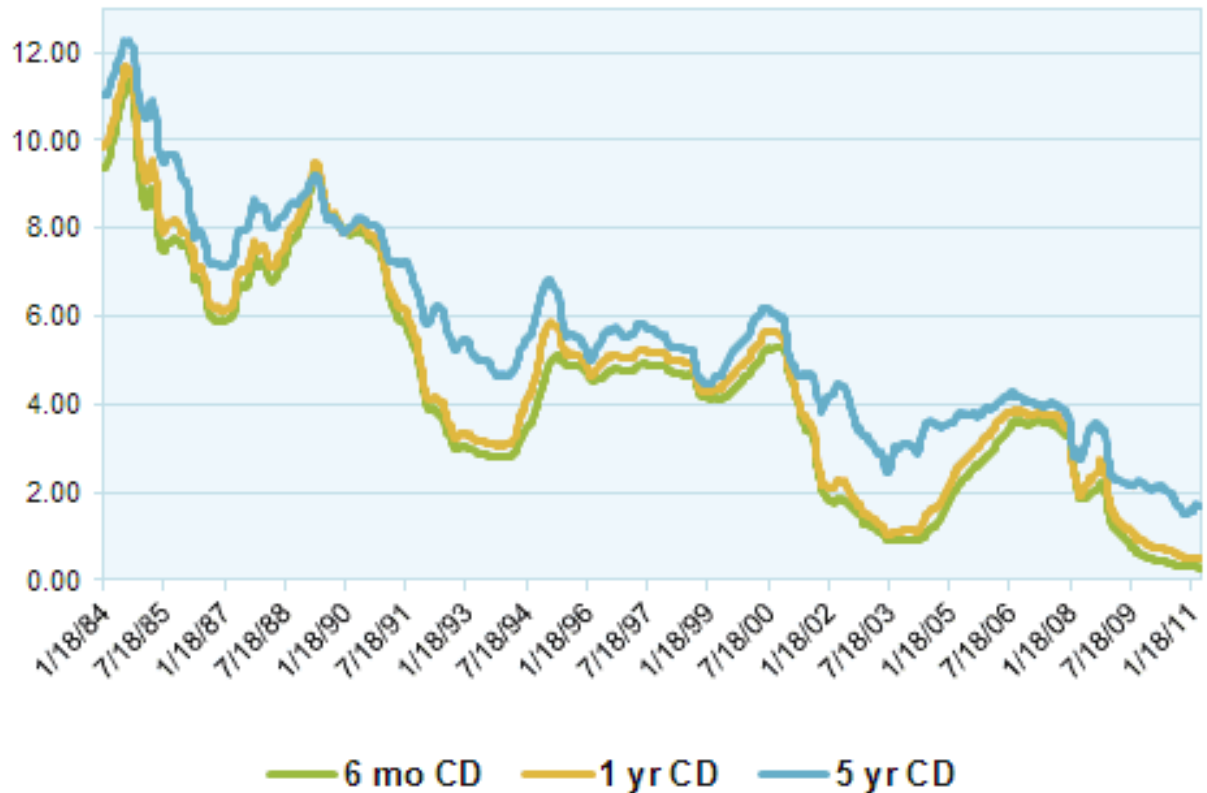
Business Retirement Workshop #2

- Importance of Stock Ownership
- The Pawleys Draft-Style Investment Process
- How to Pick a Good Mutual Fund
- Historical Market Highs – Too late to get in?
- Current Economic Outlook
- *invest right, live right™*

The Importance of Stock Ownership

*In the mid 1980's,
Certificates of
Deposit paid
interest of about
10%.*

*The returns have
fallen consistently
and today, they
pay less than 1%.*



The Importance of Stock Ownership



Stock ownership allows investors to keep pace with the rising costs of goods and services.

The Importance of Stock Ownership

Chevron Common Stock				
Mar-11	share price = 105.19	\$	10,519.00	
	dividends:			yield
May-11	0.78	\$	78.00	2.97%
Aug-11	0.78	\$	78.00	2.97%
Nov-11	0.81	\$	81.00	3.08%
Feb-12	0.81	\$	81.00	3.08%
May-12	0.90	\$	90.00	3.42%
Aug-12	0.90	\$	90.00	3.42%
Nov-12	0.90	\$	90.00	3.42%
Feb-13	0.90	\$	<u>90.00</u>	3.42%
		\$	678.00	
today:	share price = 119.30	\$	<u>11,930.00</u>	
	total return =	\$	12,608.00	20%

Rising dividends allow retirement funds to compound...remember Fibonacci's Rabbits?

Pawleys Draft-Style Selection Process

Process works to select the best-in-class investments within each area of the markets.

Portfolio=Fantasy football team



How to Pick a Good Mutual Fund

- YAHOO! Finance or Schwab.com Fund Screener
- Fund comparison tools
- Morningstar Ratings
- Manager Tenure
- Performance (Total Return Figures)
- Fees and Expenses
- Turnover

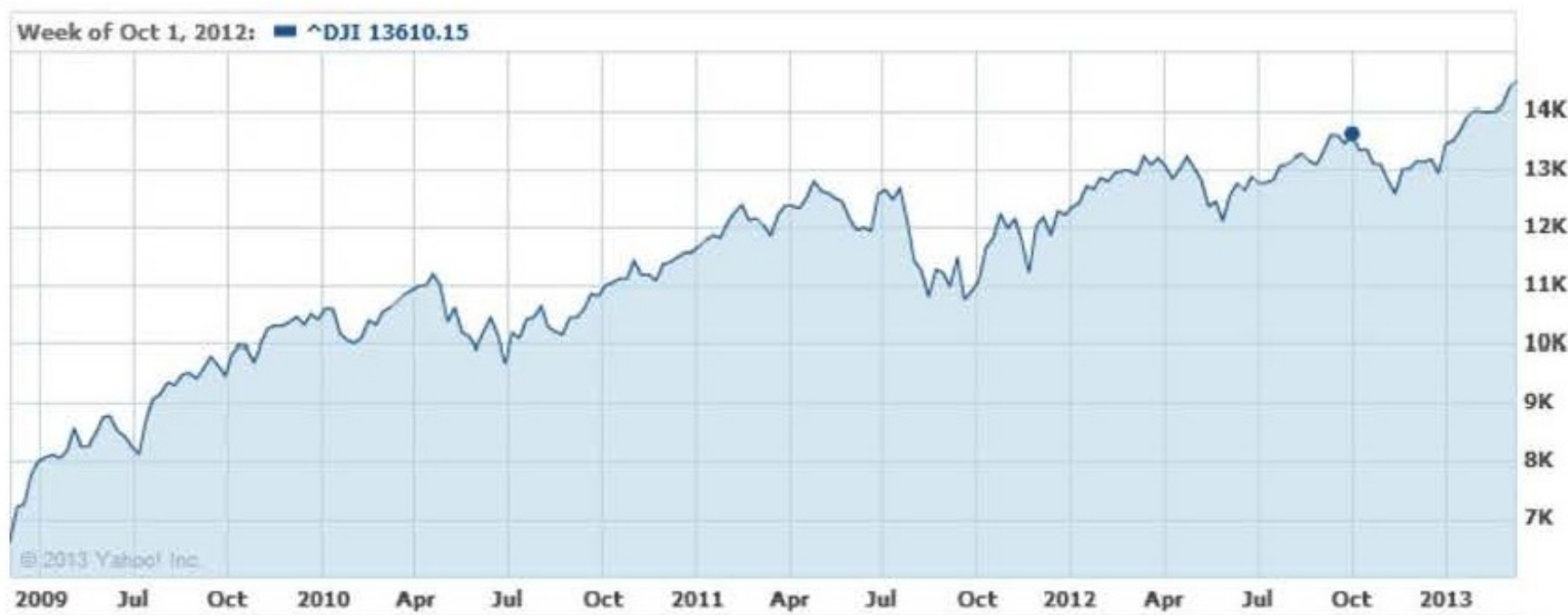
How to Pick a Good Mutual Fund

Trailing Total Returns GABSX



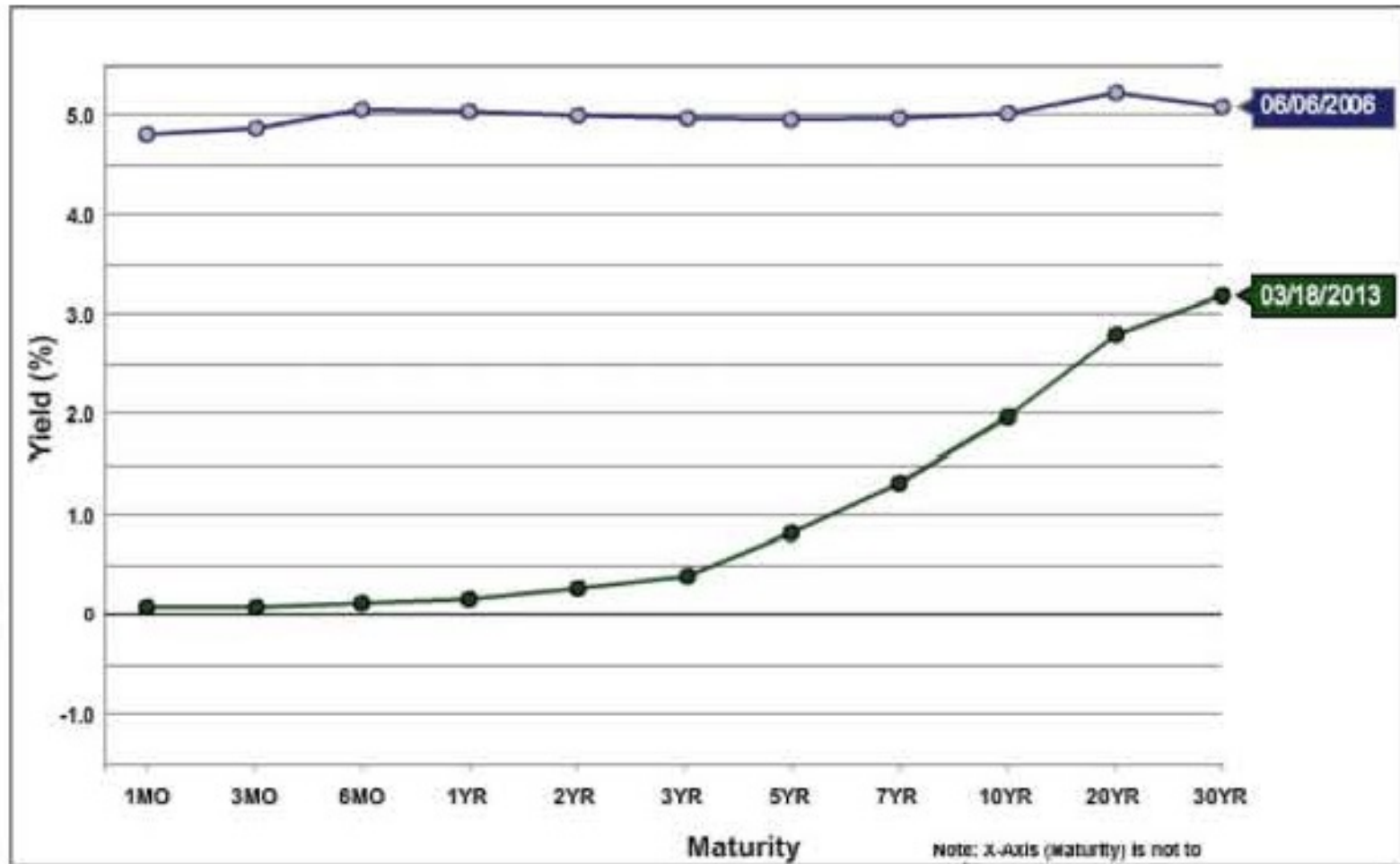
S&P 500 TR return as of 03/15/2013 Category: SB return as of 03/15/2013 GABSX return as of 03/15/2013

Historical Market Highs



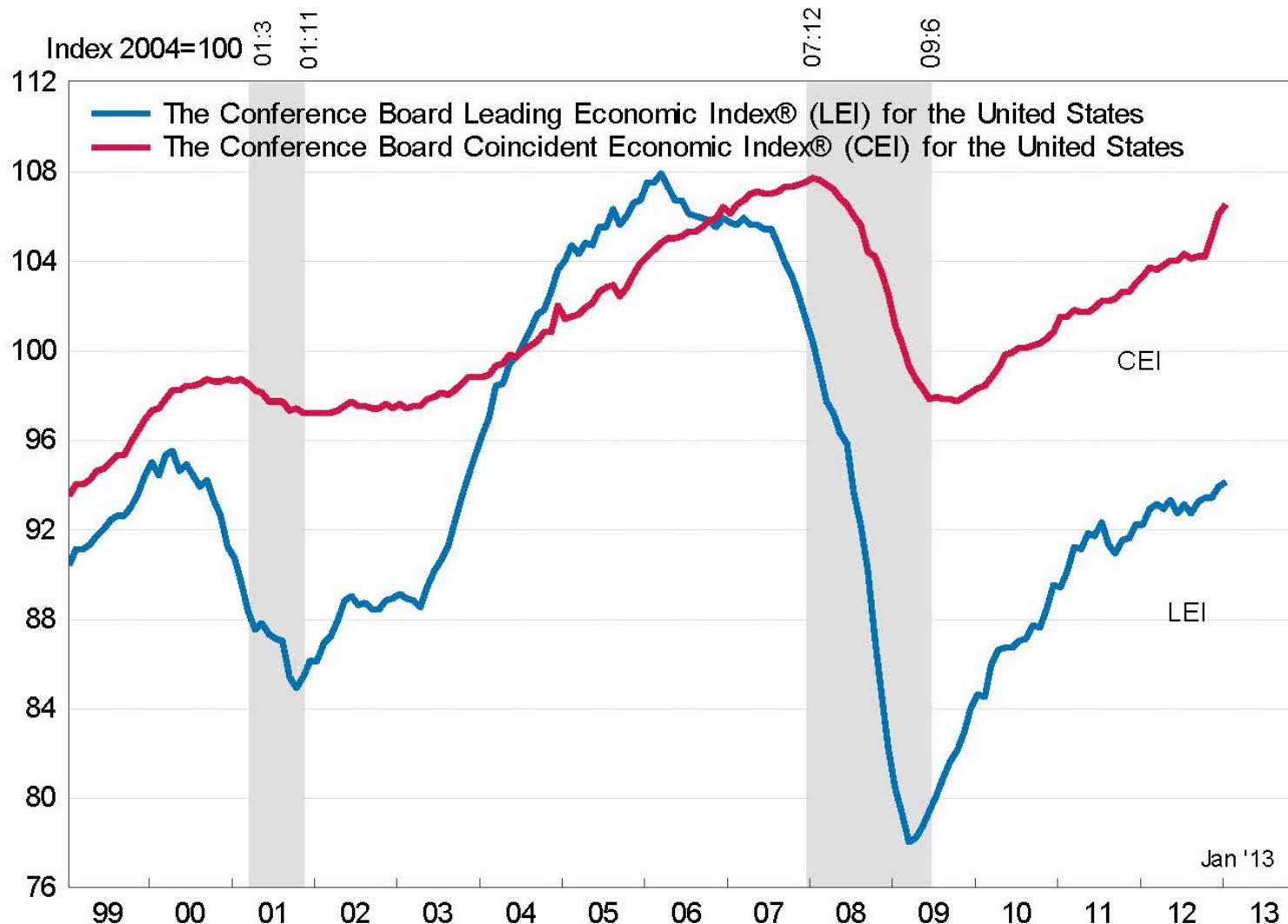
Since the stock market bottom in March, 2009, the Dow Jones Industrial Average has more than doubled in value and set new record highs.

Current Economic Outlook



The quality of our research relies on the accuracy of data and information provided by companies and third parties. PIA does not guarantee completeness or accuracy. Future results cannot be guaranteed.

Current Economic Outlook



Latest LEI Trough March 2009, Latest CEI Trough June 2009

Shaded areas represent recessions as determined by the National Bureau of Economic Research.

Source: The Conference Board

invest right, live right™

*Equities remain
critical to the growth
of your retirement
portfolio and your
future wealth.*



Business Retirement Workshop #2

- Importance of Stock Ownership
- The Pawleys Draft-Style Investment Process
- How to Pick a Good Mutual Fund
- Historical Market Highs – Too late to get in?
- Current Economic Outlook
- *invest right, live right™*

Pawleys Investment Advisors, LLC

- Website: www.PawleysAdvisors.com
- Email: kschwartz@PawleysAdvisors.com
- Follow Us On:



– Facebook



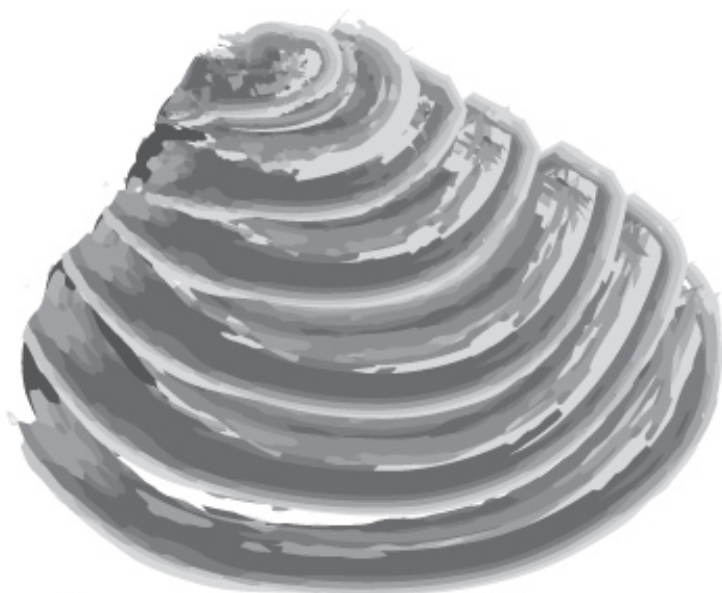
– LinkedIn



– Twitter



Pawleys



Investment Advisors

invest right, live right™