



September 2009

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Dear Clients,

Due to the nature of the market and economy a lot of investors have been sitting on the sidelines in cash. Cash has the benefit of safety but the downside that it is no match for inflation. The market has come back dramatically from its March lows, but there is still a lot of uncertainty and a strong possibility we could revisit those lows once again. We want our clients to know there are various options available to you to take advantage of the current market/economy. We've outlined several below. Please feel free to contact us to discuss in further detail.

Fidelity

Brokerage holding options

Clients are now being offered additional holding options to choose from within brokerage money market accounts. Some of these include:

- *Gold and silver bullion
- *Foreign currencies

Everbank

World Markets

Foreign currency accounts

Choose from a portfolio of World Currency accounts to see how the Australian dollar, Euro, Swiss franc or others performs against the U.S. dollar.

	World Currency Single Currency CD	Dollar Bull CD	World Currency Index CD	World Currency Access Deposit Account
Potential to earn interest income from fixed foreign currency rate (with account balance of \$10,000 or more)	•		•	•
Benefit from potential gains if the foreign currency appreciates against the U.S. dollar	•		•	•
Benefit from potential gains if the U.S. dollar appreciates		•		

against the foreign currency				
Competitive currency conversion rates	•	•	•	•
No monthly account fees	•	•	•	•
Globally diversify your portfolio	•	•	•	•
Easily access your cash, especially for transaction purposes				•
FDIC insured against bank insolvency	•	•	•	•
Other points of interest	*3,6, and 12 month terms *Min. deposit of \$10,000	*3, 6, and 12 month terms *Min. deposit of \$10,000	*3 and 6 month terms *Min. deposit \$20,000	*Low opening minimum of \$2,500

Everbank

World Markets

Foreign currency accounts

Choose from a portfolio of World Currency accounts to see how the Australian dollar, Euro, Swiss franc or others performs against the U.S. dollar.

	Free Net Checking	Yield Pledge Money Market	Yield Pledge CD	Insured Advantage CD
Yield Pledge	YES	YES	YES	NO
Initial Deposit	\$1,500	\$1,500	\$1,500	\$10,000
Account Fees	NONE	\$8.95	NONE	NONE
FDIC Insured	YES	YES	YES	YES
Terms	N/A	N/A	3 MO'S - 5 YR'S	3 & 6 MO; 1 - 3 YR'S
Other points of interest		*No monthly fee for accounts of \$5K and above *Make up to 6 withdrawals/transfers per month	Insured for the first \$250K thru 12/31/09	Insured on deposits up to \$50M

Some GAM Model Highlights

Strategic Capital Preservation

*Targets conservative growth through fixed income investments such as cash and bonds. The bonds piece consists of U.S. and International high quality bond funds. Inverse investments may be used to counteract interest rate risk and currency risk when appropriate. Due to the risk associated with the rise and fall of interest rates, there could be negative returns on a short term basis.

***As of 8/28/09 this model is up 3.15%**



Strategic Income

*Targets conservative growth through the use of municipal, treasuries, or corporate bonds in a ten year ladder arrangement with a bond maturing each year. Due to the laddering approach interest rate risk is minimized. Clients invested in this model can expect steady, conservative returns based on the coupon rate of the ladder.

***As of 8/29/09 this model is up 2.88%**

Strategic Balanced

*Target moderate growth by employing a balanced split between equities and fixed income investments. Inverse investments can be used to counteract market risk when appropriate.

***As of 8/29/09 this model is up 6.83%**

Diversified Balanced

*Targets moderate growth through balanced mix of equities and fixed income investments. It is highly diversified. One can expect a blended return based on its composition. Although the bond portion should offset declines in equity bear markets, interest rate spikes could cause equities and bonds to fall at the same time.

***As of 8/29/09 this model is up 14.42%**

Focused Opportunity

*This model was formed out of the recent financial events that have transpired. Historically it targeted aggressive growth by investing in index funds or exchange traded funds. We have changed our strategy with regard to this model to identify those sectors that have proven to do well during this specific phase in the economic market cycle.

***Performance not provided as new strategy being employed and no data available yet**

We hope everyone has enjoyed the summer! As always, please feel free to contact us with any questions or concerns regarding your accounts, the market/economy in general, the new options available, or if you, a friend, relative, or neighbor need our help with anything.

Sincerely,

Melissa Jordan
Geier Financial Group

"Securities offered through Triad Advisors. Member FINRA/SIPC."

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