

Update



Independent **Independent**
INVESTMENT INSURANCE
Solutions Solutions Inc.

March 2008

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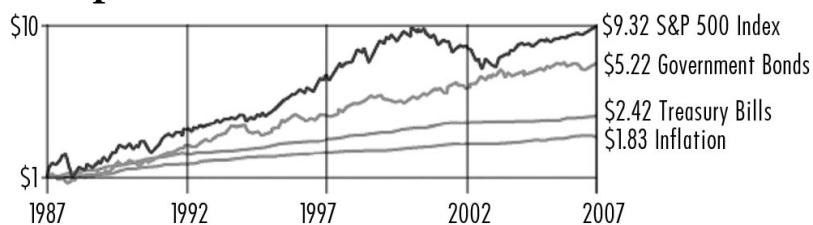
Invest in peace of mind

There is a lot of talk in the media lately about volatile markets. But the financial market is always up and down. The best strategy is to stay invested and your patience will be rewarded. Financial guru, Warren Buffet, advises, "Stop trying to predict the stock market, the economy, interest rates or elections. Always invest for the long term." Don't let the headlines change your focus on long-term investments and trust in an experienced financial advisor.

Why have a financial planner? It's an investment in peace of mind. A professional advisor follows trends in the market daily and is aware of the twists and turns but knows from experience not to be reactive. In addition to assessing your current financial position, a good advisor evaluates risk tolerance before developing recommendations. A solid, diverse portfolio will weather the storm and reward you with long-term gain.

Steady as she goes is the best advice for anyone thinking of jumping in or out of the market. Market returns are not measured over months or even years, but decades. If you are frustrated with the markets and are looking for some perspective, or want to discuss your personal portfolio, please book an appointment today at 613-841-0944.

Compound annual return



Tax time

Although spring is slow in coming this year, tax time is still just around the corner (April 30th). If you've been hibernating and haven't prepared your return, now is the time to call us so we can help.



Wise words

Much success can be attributed to inactivity. Most investors cannot resist the temptation to constantly buy and sell.

WARREN BUFFET
LEGENDARY INVESTOR

Disclaimer: Commissions, training commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, the value changes frequently and past performance may not be repeated.

Can't work?

You work hard for your money. But what happens if you get sick or hurt and can't work for a period of time? If you don't have disability insurance, the results can be devastating. The lifestyle your family enjoys will be at risk: the house, the travel, the kids' education and your retirement savings. The risk is very real: according to the 1985 Commissioner's Individual Disability Table, almost fifty percent of the workforce (aged forty) will suffer a long-term disability before the age of 65.

Disability insurance provides regular monthly income to pay the bills while you're recovering and unable to work. Simply put, it insures your ability to earn money. A plan that protects you and your family from hardship will keep your dreams on track.

Many small companies don't offer an insurance plan to their employees, putting the control of insurance coverage in the individual employee's hands. Find out more about how to protect your income in the event of an injury or illness by contacting George at 613-841-0944.

New digs

We're moving! Construction on our new building will be completed this May. The new office will be larger and more accommodating for our clients. It's just down the road so we're not going far—in fact, we can see it from our window.

John + George

Mutual Funds Through
INDEPENDENT
PLANNING GROUP INC.