



The Critical Role of the Advisor

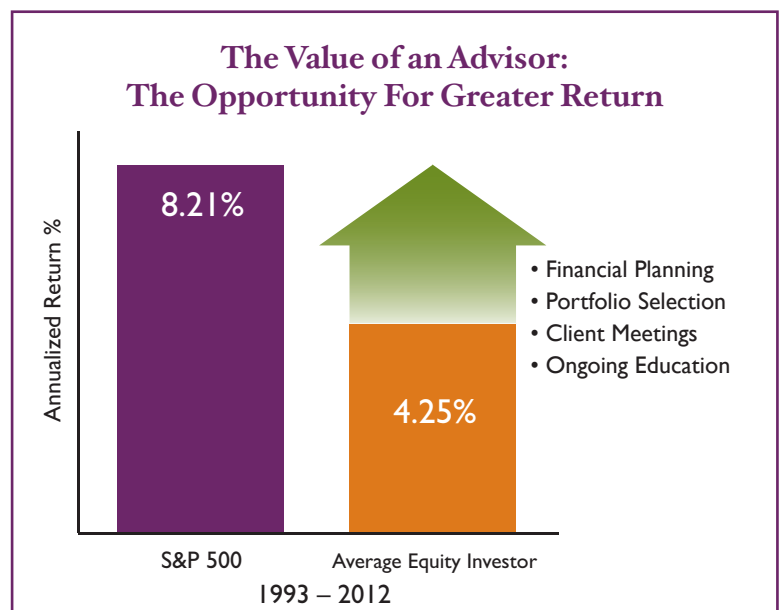
NAVIGATING THE WORLD OF INVESTING

Why do some investors choose to “go it alone;” to navigate the world of investing based on their own observations, information, or feelings? For the thrill or excitement? Maybe they share a belief that investing is easy, or that making their own investment decisions is more cost efficient?

According to a study by Dalbar, Inc., over the period 1993 – 2012, the average equity investor received an average return that substantially lagged the return of the S&P 500.

While a variety of factors can influence investment returns, investor underperformance may likely be attributed to:

- The tendency for investors to sell underperforming investments and then replace them with others that have performed well; a pattern of “buying high,” and “selling low.”
- Emotionally driven decisions that may cause trading at inopportune times.
- Investment activity motivated by media hype, financial news networks, or televised “experts.”
- Poor market timing decisions resulting in missed opportunities.



NOEL ROACH CAN HELP

While investment returns are unpredictable, a financial advisor may help you to avoid some of the common pitfalls of investing so you can stay focused on your investment objectives, and committed to your long-term plan. An experienced advisor will help you to define your goals, and help you in implementing a strategy designed to potentially increase your return over time.

Your advisor can assist you in:

- Creating a financial plan that addresses all aspects of your financial well-being
- Constructing a suitable portfolio based on your unique objectives, risk tolerance and time horizon
- Charting the on-going progress toward achieving your goals
- Staying abreast of economic and investment trends that may affect your portfolio and making changes as needed.

In summary, Noel Roach offers the critical advice and service needed to enhance your overall investment experience.

To learn more, contact Noel today!

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Source: "Quantitative Analysis of Investor Behavior, 2013," DALBAR, Inc. www.dalbar.com

Equity benchmark performance and systematic equity investing examples are represented by the Standard & Poor's 500 Composite Index, an unmanaged index of 500 common stocks generally considered representative of the U.S. stock market. Indexes do not take into account the fees and expenses associated with investing, and individuals cannot invest directly in any index. Past performance cannot guarantee of future results.

Average stock investor performance results are based on a DALBAR study, "Quantitative Analysis of Investor Behavior (QAIB), 2013." DALBAR is an independent, Boston-based financial research firm. Using monthly fund data supplied by the Investment Company Institute, QAIB calculates investor returns as the change in total mutual fund assets after excluding sales, redemptions and exchanges. This method of calculation captures realized and unrealized capital gains, dividends, interest, trading costs, sales charges, fees, expenses and any other costs. After calculating investor returns in dollar terms, two percentages are calculated for the period examined: Total investor return rate and annualized investor return rate. Total return rate is determined by calculating the investor return dollars as a percentage of the net of the sales, redemptions, and exchanges for the period.

Standard & Poor's 500 Index represents the 500 leading U.S. companies, approximately 80% of the total U.S. market capitalization. Indices are unmanaged. Investors cannot directly invest in an index. Indexes have no fees. Historical performance results for indexes generally do not reflect the deduction of transaction and/or custodial charges or investment management fees, the incurrence of which have the effect of decreasing historical performance results. Actual performance for client accounts may differ materially from index portfolios.