

*(To be printed on A.G. Edwards perforated letterhead by turnkey marketer)*

January 21, 2009

«First\_name» «Last\_name»

«Address\_line\_1»

«City», «State» «Zip»

## **It's not timing the market, but *time in* the market that can result in long-term success.**

Dear «Salutation»,

Many investors are sitting on the sidelines waiting for a clear signal that the market's going back up. This might be a mistake. Putting your investing "on hold" instead of "investing through" this market could jeopardize your financial goals.

To build a retirement fund, help give your children or grandchildren a quality education, assist in the care of your elderly parents or to achieve any of your other financial obligations, your investing must be timeless.

Two action steps for you to consider:

- Start investing periodically in amounts you're comfortable with. This is called dollar cost averaging\* and is one of our clients' most popular strategies.
- Have your entire portfolio reviewed to be sure your assets are allocated correctly to keep you on track with your financial goals. If your investment strategy has been too aggressive or concentrated in too few sectors in the past, we can identify these problems and recommend a solution.

Don't wait. Schedule a complimentary portfolio review today. Complete the attached form below and return it to us in the postage-paid envelope provided. For faster service, call me at **[phone]**.

Please call me to schedule a complimentary portfolio review.

Sincerely,

<<Broker Name>>

P.S. Waiting on the sidelines to try to catch the exact point and time of the market's bottom, could mean that you'll miss much more of the upside.

\* Dollar Cost Averaging does not insure a profit or protect against loss in a declining market. Investors should consider their financial and emotional ability to consider the program in both up and down markets.

*(A.G. Edwards business reply card)*

(Please complete, detach and mail in postage-paid envelope enclosed.)

\_\_\_ Yes! Please call me to schedule a complimentary portfolio review.

\_\_\_ Please send me information on other financial planning services.

\_\_\_ Other \_\_\_\_\_

(Name)

(Address)

(City, State, Zip)

Phone number: \_\_\_\_\_

A.G. Edwards clients, please provide  
the name of your financial consultant: \_\_\_\_\_

(GRAPHIC)

Schedule a complimentary portfolio review. Return this reply card today or call me at **[phone]**.

*Envelope Tease:*

**Good things don't always come to those who wait. It's time to get back in the game.**