

The Five Top Questions Investors Are Asking Today!

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Rotary Club of Summit/New Providence

Monday, June 1, 2015



Point View Wealth Management, Inc.
Summit, New Jersey

www.ptview.com
800-252-7854

Recent Growth at Point View

Date

AUM

12.31.11

\$117 million

12.31.12

\$139 million

12.31.13

\$179 million

12.31.14

\$213 million



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CNBC Ranks Point View #5 in US



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Point View

Senior Professionals



David Dietze, JD, CFA, CFP
President &
Chief Investment Strategist



Claire Toth, JD, MLT, CFP
Vice President &
Chief Operating Officer



John Petrides, MBA
Managing Director &
Portfolio Manager



Elaine Phipps, CFA, MBA
Portfolio Manager



Donna St. Amant, MBA
Portfolio Manager



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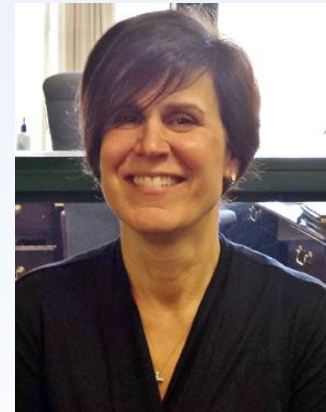
Point View's Client Service Specialists



Annette Tucker
Client Service
Manager



Jeanette Carey
Senior Client Service
Specialist



Chris Gilmartin
Client Service
Specialist



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1. Is This a Good Time To Be Investing in the Stock Market?

- For Longer Term Investors, Yes!
- TINA!
- Benign Interest Rate Environment
- But, That Has Caused Valuation Challenges
- Near Term Headwinds
- Strong Dollar
- Corporate Earnings Slowdown
- A Federal Reserve That Wants To “Normalize” Interest Rates
- Positives: Low Energy Prices, Improving Economy, Lots of Liquidity Being Generated Overseas



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2. Given the Near Certainty of Higher Interest Rates, Does Fixed Income or Bonds Make Sense?

- Yes, Because It's Your Insurance Policy, and It Sure Beats Cash!
- Challenges are Clear: High Valuations and A Federal Reserves That Wants To Raise Interest Rates
- Near Term Path of Interest Rates Never Clear
- Distinguish Between High Quality Fixed Income and, Well, Junk
- Know The Risk Factors: Credit Risk and Duration Risk
- Fixed Income is The Best Place To Be in a Bear Market
- Consider Bonds versus Bond Funds



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3. Should I Buy An Annuity?

- Complicated Topic
- Like Buying A Pension or Extra Social Security
- Liquidity
- Ability To Pass On To The Next Generation
- Tax Aspects
- Careful Analysis Of The Promised Return
- Low Interest Rate Environment
- Claims Paying Ability of the Issuer
- Inflation Erosion
- Be Cautious Getting Your Advice From Those Who Sell Insurance Products



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4. What's The Best Way To Save for My Child's/Grandchild's College Education?

- 529s Make A Lot of Sense
- But, There Are Pitfalls With Them
- Diversify Your Investment Strategies
- Consider Trusts
- Be Wary of UTMAs



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5. Should I Invest In Apple?

- Biggest Company By Far
- Size Poses Headwinds To Growth
- Technology is a Fast Changing Field
- Uncertainty Over the Fate of the Apple Watch
- Uncertainty Over Future Generations of the Iphone



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