The Five Top Questions Investors Are Asking Today!

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Rotary Club of Summit/New Providence

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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

CNBC Ranks Point View #5 in US

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

Point View's Client Service Specialists

Annette Tucker
Client Service Manager

Jeanette Carey
Senior Client Service Specialist

Chris Gilmartin
Client Service Specialist

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

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

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

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

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