

# Water Cooler



[www.abbit.biz](http://www.abbit.biz)

## Investment Strategy

Stocks, Bonds, Mutual Funds, which is right for my retirement account? Should I own an ETF, convert my traditional IRA to a ROTH? 401k or SIMPLE Plan? Is an annuity right for me? So many questions when it comes to saving for retirement or that vacation home. The same company that has answers to your preened questions can help make sense of all your personal investment questions and concerns.

As you begin to prepare your tax return and get ready for spring it is important to take an assessment of your investments. This is a good time of year to review the strategies you have in place (you do have an investment strategy in place, don't you?) and make sure they are suitable to help you achieve your investment objectives.

Abbit Management Corp. can assist you with developing a sound, easy to follow investment strategy. Market volatility may have significantly impacted your asset allocation model. We can review your original objectives and analyze your portfolio to ensure they are in alignment or if any changes need to be made. Together, we can determine whether now might be a good time to sell underperforming investments or utilize a dollar cost averaging strategy.

Our objective is to build a long term relationship with our clients. Through this relationship we can gain a much clearer picture and greater understanding of each individual's unique tolerance for risk and specific investment objectives. We enjoy what we do and enjoy talking with others to help them gain a level of comfort with their investments. There is no cost or obligation for talking, this is a great time to call and schedule a meeting. We look forward to hearing from you. Call 1-800-232-2179.

## Deposit Transaction

Before you place your deposit transactions into the envelope to send to Abbit for processing, make sure that they are given a second look to verify that the deposit forms do indeed balance with the check you send. A delay in the deposit could happen if the batch does not reconcile and phone calls or possibly the need to send back the deposit may need to take place.

Also, please make note that *currency* is not acceptable for deposit. Only *checks* made payable to Chase Bank or your business name should be sent in for deposit. Should a client give you currency for their payment, please replace with a bank money order, or deposit the currency to your checking account and write a check to Chase Bank in place of the currency. Thank you!

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## ACH Program

For those of you who do not currently participate in the electronic transfer of funds for a payout, please give this ACH program consideration. You should have received information from JPMorgan regarding the program as well as information from our office. The program has many benefits and we encourage you to participate. You may fill out the form that was sent you to begin expediting the time it takes for you to receive proceeds on a payout. Please call Abbit 1-800-232-2179 with any concerns or questions.

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## PLEASE MARK YOUR CALENDARS

In observance of Good Friday, our office will be closed Friday, April 5th.

Have a very Happy Easter