



# YOUR FINANCIAL FUTURE

Your Guide to Life Planning

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## In This Issue



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### The Search for Income | Q1 2011

The Search for Income publication is a quarterly guide to our best ideas for income-producing securities and strategies. This publication offers active and passive income suggestions from our current mutual fund recommended list, along with suggested exchange-traded products (ETPs). Many of the asset classes/sectors can be used individually or in a diversified portfolio and several are currently employed in our model portfolios.

### Thematic Insights | February 2011

Produced monthly and designed to help you make informed investment decisions during these turbulent times, Thematic Insights bridges the gap between an investment opportunity and the implementation of it.

### Tactical Asset Allocation Update | February 23, 2011

LPL Financial Research recommends adjusting portfolio allocations to help take advantage of current investment opportunities.



## The Search for Income | Q1 2011

### A Bittersweet Reprise

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Fixed income markets continue to provide opportunities for investors. Currently, our best ideas for income generation are the following:

- High-Yield Bonds (Taxable and Tax-Free)
- Emerging Market Debt (EMD)
- Investment-Grade Corporate Bonds (Intermediate- and Long-Term)
- Preferred Stocks
- Build America Bonds (BABs)

For the complete client report, please [click here](#).



Thematic Insights | February 2011

### **Allocating to Bank Loans**

Produced monthly and designed to help you make informed investment decisions during these turbulent times, *Thematic Insights* bridges the gap between an investment opportunity and the implementation of it.

This month's *Thematic Insights* highlights the following:

LPL Financial Research continues to allocate our model portfolios toward opportunistic investments. For more conservative investment objectives, we recently added Bank Loan exposure for the following reasons:

- Favorable performance in rising interest rate environments
- Portfolio diversification benefits
- Higher yield
- Improving fundamentals of issuers

[CLICK HERE](#) for the full report



Tactical Asset Allocation Update | February 23, 2011

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### **Fine-Tuning Reflation Opportunities**

LPL Financial Research recommends adjusting portfolio allocations to help take advantage of current investment opportunities. LPL Financial Research recently made changes to their recommended model portfolios and/or manager selection. Please find a summary of these changes in the [Tactical Asset Allocation Overview document](#).

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

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