

CARTER & CARTER FINANCIAL PUTS YOU CENTER STAGE *There is drama in investing where the joys of gain and pains of loss take center stage!*

You rejoice as assets soar and bemoan as your fortune turns. Given the stock market's unpredictability, why not kick the investment drama backstage. Consider getting off the roller coaster. At Carter & Carter Financial we base recommendations on careful consideration of asset allocation to help reduce the drama and stage fright.

If you are concerned about your investment decisions and are only sticking to "Certificates of Deposits" you probably already know that they are not to keep for the long haul. Erosion of purchasing power through taxation and inflation is the quiet giant that simply may not allow your CD to grow over the long run. CD's are typically short term planning tools.

The historical advantages of a diversified investment portfolio may well include both short and long term carefully crafted asset allocations.* If you want to reduce volatility you certainly have to manage better than the S& P 500, which is a composite of the 500 largest US companies. Money managers often outperform many such indexes with both asset allocation strategies and adept research. Our job is to assist you in locating the best money managers and strategy to meet your financial goals. We want you to have a long and successful performance run.

Consolidating your pension and IRA funds may assist in potentially lower fees, reducing paperwork, easier tracking your allocations and may reduce investment overlap.

Tax management is crucial to your long-term success. That is why Carter & Carter has had a running history of coordinating tax** and investment.

Carter & Carter Financial puts you center stage. We tout a professional team to assist you in steps for changing past drama and sticking to a financial plan script that includes regular rehearsals called financial reviews. Why not put the brakes on the roller coaster and control your own investment.

* Be aware that diversification and asset allocation do not assure a profit and does not protect against loss in declining markets.

** Tax services are provided independently of Raymond James.