



PREPARING FOR THE NEW YEAR

INSIDE THIS ISSUE:

<i>Because We Care</i>	1
<i>Roth IRA Conversions</i>	1
<i>Jon vs. Retirement</i>	2
<i>No Pain, No Gain?</i>	2
<i>Is It Time to Audit...</i>	2

The 12 Days of Christmas Costs How Much???

Have you ever wondered how much it would cost to give someone the 364 gifts from *The 12 Days of Christmas* song? Well me too, so check this out...

Partridge & a pear tree = \$161.99

2 turtle doves = \$100

3 French hens = \$150

4 calling birds = \$599.96

5 golden rings = \$649.95

6 geese a-laying = \$150

7 swans a-swimming = \$5,600

8 maids a-milking = \$58.00

9 ladies dancing = \$6294.03

10 lords a-leaping = \$4766.70

11 pipers piping = \$2356.20

12 drummers drumming = \$2552.55

That's a whooping \$22,439.38!

That's true Christmas spirit!

***Securities & Investment Advisory Services offered through NFP Securities, Inc., Member FINRA/SIPC. NFP Securities, Inc. is not affiliated with Holden Wealth Management Corp.**

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BECAUSE WE CARE

The holidays are upon us and it is again that time where we reflect back upon our successes and shortcomings of the past year. What did we hope to accomplish in a year's time and have we achieved that vision? Have we bettered ourselves and those around us? Can we look forward to beginning a new year with light hearts and open arms?

At Holden Wealth Management, we work hard to set goals for ourselves and strive to continually exceed your expectations. We know that there are always setbacks along the way, and perfection is not a reality, but we aim to be the best we can be for you because we care. We care about you as a person, a friend, a family member and of course, we also care about helping you attain your financial goals and dreams.



We are always pushing ourselves to be better for you because we believe that you deserve the best possible service, the biggest smiles, the sincerest conversations, and the most honest answers when we speak with you. We want you to have a great experience every time you see us because we care about

you.

We are thankful every day for our fantastic clients like you that place your trust in the team at HWM. We appreciate that you feel comfortable with us and that you allow us into your lives, just not to assist you with your financial matters, but in your situations, goals, dreams, and daily lives as well.

We are also thankful that you refer us to your friends, family, and co-workers because you value our efforts and want to share your experience with others; you understand that we work our hardest to do the best job we can do because we care about you. We look forward to 2011 and the opportunity to continue to show you that we mean it!

ROTH IRA CONVERSIONS

Roth IRA conversions are a recent media hot topic. I have seen surveys quote less than 30% of IRA account holders actually follow through with converting to a Roth IRA. What is the buzz? The one time option to convert to a Roth IRA this year and spread the tax on that conversion over two years in 2011 and 2012. Does this mean you can never convert again? No, it doesn't mean that, but if you convert next year instead of this year you will have the pay the tax

due in the year you convert, not spread it over two years.

The common misconception is that if you do not convert this year you will not be able to convert again. People who call me think if they don't hurry some huge opportunity is lost.

So why are fewer than 30% estimated to convert this year? When the numbers are run people are finding out that converting is not all it is cracked up to be. It is very situational. The older you are,

or the closer to retirement you are, the less value there is to converting. In many cases it doesn't make valuable sense unless you are under age 55.

So again, why is the media on this so strong? It gets people excited to talk to the financial industry. Creating a sense of urgency is always helpful in setting up an appointment, right? If the "deal" expires maybe you will hurry in with your statement in hand.

I love Roth IRAs, but they must make sense for the client.

INSIDE STORY HEADLINE

This story can fit 150-200 words.

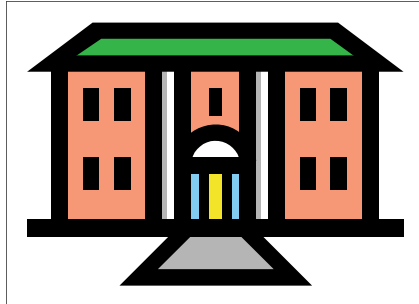
One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press re-

leases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your newsletter to a Web publication. So, when you're finished writing your newsletter, convert it to a Web site and post it.



Caption describing picture or graphic.

A great way to add useful content to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find "filler" articles by accessing

"To catch the reader's attention, place an interesting sentence or quote from the story here."

INSIDE STORY HEADLINE

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

You may also want to note business or economic trends, or make predictions for your

customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or improvements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a column that is updated every issue, for instance, an advice

column, a book review, a letter from the president, or an editorial. You can also profile new employees or top customers or vendors.

INSIDE STORY HEADLINE

This story can fit 75-125 words.

Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you're trying to convey. Avoid selecting images that appear to be out of context.

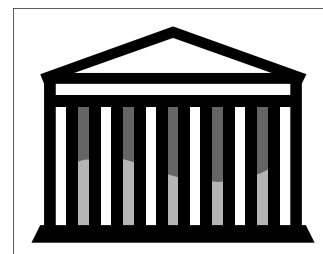
Microsoft Publisher includes

thousands of clip art images from which you can choose

and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the article. Be sure

to place the caption of the image near the image.



Caption describing picture or graphic.

JON VS. RETIREMENT

"The reports of my death have been greatly exaggerated." - Mark Twain

Recently someone told Josh that they had heard I was retiring this year. What? I love this business so much that it has been my retirement for 48 years now! So, to paraphrase the great Mark Twain, the reports of my retirement "have been greatly exaggerated."

You may have noticed that I am not in the office on Fridays. So far, that is as close as I have gotten to the tradi-

tional interpretation of retirement.

What makes the difference is my son Joshua, who has been with me for thirteen years now, and a wonderful staff with Whitney and Kari Sue; they make it easy for me to want to come into the office. I appreciate the opportunity to visit with clients and friends and share in their lives.

I am blessed with good health, energy, and desire to service clients and friends that have trusted us with their

financial affairs. So, don't count me out just yet! See you around (Monday through Thursday, that is!) - Jon

From Joshua: I am privileged to be able to walk across the office and into my dad's office ever day (except Friday!) I am lucky to live next door to my parents as well. Not many children have a mentor, best friend, and parent all wrapped up in one. I am that lucky, and I think this partnership gives him a good feeling about coming in each work day.

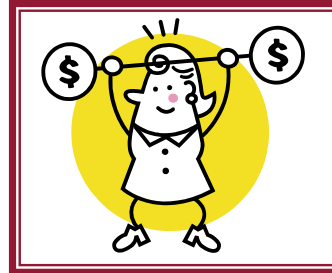
NO PAIN, NO GAIN?

"No pain, no gain." I don't know who said it, but they were right. Anything worth having is going to have some uncomfortable moments, whether it's exercising, eating right, personal relationships, or investing. If you try to take away all of the possible discomfort that might happen, then there really isn't going to be much of a reward.

This year is a really good example of this idea. The markets have been all over the place. Many ups and downs have occurred, but if you look at the January to November market reports, the market is up for the year

about 8%. That is better than the 1% the bank is paying this year, right? But it took discomfort throughout the year to get that reward and there is still risk involved. I don't expect that discomfort to change. Prepare yourself in advance that there will be ups and downs. Try not to get to up with the ups or to down with the downs. It is all part of the exercise.

I am asked frequently what my outlook is for the coming year. I think 2011 may potentially be very similar to 2010 with ups and downs resulting in a reasonable positive return (although past perform-



ance is no guarantee of future results.)

On a different note, I have had many people call me asking for an alternative to the rates banks are offering on CDs. There are many options as alternatives. If you find yourself in this boat, give us a call before you commit to a long term CD at a very low rate. Sometimes the CD is the right thing to do, and sometimes not.

IS IT TIME TO AUDIT YOUR LIFE INSURANCE?

I received a call the other day from a 69 year old man who had a 15 year term policy that had just matured and was in the grace period for another 15 days (lucky him!) He had triple bypass heart surgery three years ago and was facing a decision to continue the policy by increasing his premium from \$1,200 per year to \$12,000 or letting it lapse and having no coverage. Term insurance is actuarially designed NOT to be in force when you die! Why do

you think it is so cheap?

In another recent case, a client had a policy that depended on investment market returns. The policy was not performing as projected and after 15 years, the cost increase at age 71 was unaffordable; thus the policy had to be terminated when it was needed the most.

The stories go on and on, and with our experiences and industry statistical reports, these problems seem to have

become an epidemic. Because we care about you and your families, throughout the next year, we are going to offer our clients and friends a life insurance audit to determine if you have possible insurance problems before they appear and it is too late to make adjustments. Call us to schedule an appointment, or if you prefer, I will contact you as a reminder to let us audit your policies to see that you are covered appropriately going forward.

- Jon

"Christmas is a time when kids tell Santa what they want and adults pay for it. Deficits are when adults tell the government what they want and their kids pay for it."

-Richard Lamm

"May your walls know joy, may every room hold laughter, and every window open to great possibility."

-Mary Anne Radmacher

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*Focusing on Growing and Protecting Your
Wealth*



This would be a good place to insert a short paragraph about your organization. It might include the purpose of the organization, its mission, founding date, and a brief history. You could also include a brief list of the types of products, services, or programs your organization offers, the geographic area covered (for example, western U.S. or European markets), and a profile of the types of customers or members served.

It would also be useful to include a contact name for readers who want more information about the organization.

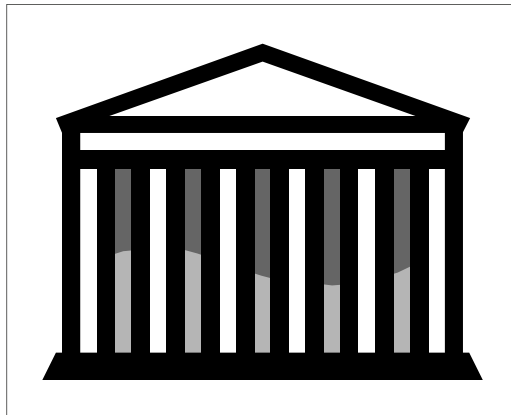
BACK PAGE STORY HEADLINE

This story can fit 175-225 words.

If your newsletter is folded and mailed, this story will appear on the back. So, it's a good idea to make it easy to read at a glance.

A question and answer session is a good way to quickly capture the attention of readers. You can either compile questions that you've received since the last edition or you can summarize some generic questions that are frequently asked about your organization.

A listing of names and titles of managers in your organization is a good way to give your newsletter a personal touch. If your organization is small, you may want to list the names of all employees. If you have any prices of stan-



Caption describing picture or graphic.

for vendors every third Tuesday of the month, or a biannual charity auction.

If space is available, this is a good place to insert a clip art image or some other graphic.

dard products or services, you can include a listing of those here. You may want to refer your readers to any other forms of communication that you've created for your organization.

You can also use this space to remind readers to mark their calendars for a regular event, such as a breakfast meeting