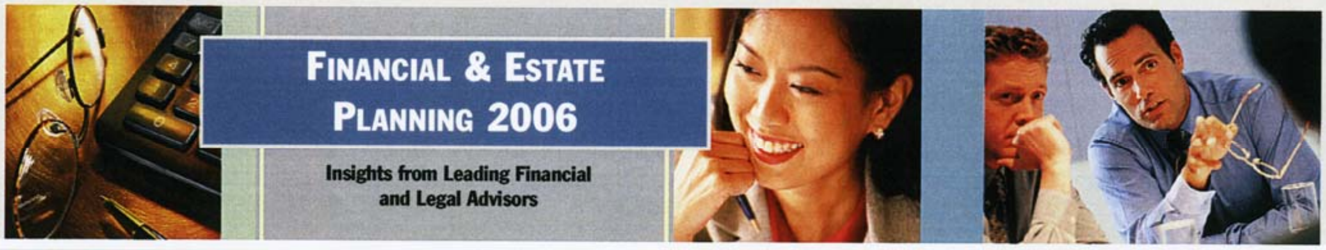
BusinessWeek
A PUBLICATION OF McGRAW-HILL COMPANIES

As Published in the July 24, 2006 Issue of BusinessWeek

special advertising section



To read the full report and related information, go to the link listed below or visit www.Finance-Insights.com

How to Bullet Proof Your Financial Future

A good way to secure your financial future is to compound a lot of money for a long period of time at high rates of return. While daunting, this *can* be done. Here are some pointers:

1) Start early and be realistic. Unless you are building significant assets that will have a terminal value or provide you with ongoing income, a prudent plan usually entails setting aside 15%-25% of your salary for retirement. The earlier you start, the easier it will be to build your nest egg.

2) Focus on *purchasing* power – not principal. A common mistake people make is to fixate on "principal and income" and in doing so, invest too conservatively. Inflation and taxes can easily wipe out the majority of certain investment returns. To keep pace, you need to position your portfolio to grow by investing a portion in longer-term assets such as equities. This should enable you to maintain your standard of living.

3) Stick with solid investments that are attractively priced and resist the temptation to sell during down markets. Mentally prepare yourself for difficult markets by knowing they will come and that you will survive. Over 20 or more years, these periods should have minimal impact on your average return. To help weather these downturns, don't invest money that you may need in the short-term in long-term investments.

4) Modify your strategy as your lifestyle evolves and as opportunities emerge. In general, your portfolio should be positioned to maximize growth when you are adding to it, and its asset allocation altered once you begin taking income. Likewise, be aware that the best investment opportunities may exist in the US market for a decade, but as valuations change, better risk/return prospects may surface elsewhere. It is critical to tailor your strategy to suit your personal situation, and to adjust your portfolio from time to time to position correctly for attractive long-term opportunities.

To read the full report, go to www.finance-insights/obermeyer.asp

Obermeyer ASSET MANAGEMENT COMPANY

Obermeyer Asset Management is a discretionary investment management firm with approximately $500 million in assets under management. We help secure and build the wealth of our clients by pursuing a value-oriented, globally focused investment philosophy. We manage taxable and retirement investment accounts on behalf of individuals, families, and select foundations and corporations. Obermeyer is based in Aspen, CO • 800-337-0933 • www.obermeyerasset.com