



Bull vs. bear—what do the ups and downs of the financial market mean for you?

Mark Lloyd is president and founder of The Lloyd Group, Inc. and host of “Focus on Your Retirement,” a weekly radio program devoted to helping retirees in the greater Atlanta area protect their assets. Mark recently appeared on WAGA Fox 5 Atlanta to provide valuable information to investors about how to be smart with their money when there is turmoil overseas.

Fox 5’s Mark Hayes: We’ve got some news you can use this morning from the financial markets. Many of you are asking about bull vs. bear markets and where are we now? Here with some answers is Mark Lloyd from The Lloyd Group, Inc. Let’s talk about strategy. Does it all come down to how much stress your stomach can stand?

Mark Lloyd: One factor is risk tolerance, but what’s important is having a balanced approach. You must be diversified in your portfolio and have different kinds of asset classes—some fixed income, some large cap (that’s the Dow or S&P), large value, small value, micro cap, international, emerging markets—a little piece of the pie so you have a balanced approach to ensure that the ups and downs of the market won’t impact you as much.

Mark Hayes: The problem is people are looking at Libya, Japan and other locations of turmoil overseas and assuming they *must* get out of the market because it can only mean disaster for Wall Street.

Mark Lloyd: This is actually an opportunity for a rebound. There’s an opportunity to really grow in the international markets because of what we are seeing on the news.

Mark Hayes: So talk with us about investing academically vs. emotionally. It’s important to do your research, right?

Mark Lloyd: Absolutely. Emotions tend to kick in for a lot of investors. That’s the tough part and the reason why is when you see this bad news, our instincts may be to rush and get out of the market. Investors should always have a balanced approach, buy low, sell high and not let emotions take over, but have a strong strategy while rebalancing.

Mark Hayes: You advise strongly against stock picking and market timing. What do you mean?

Mark Lloyd: Gambling is speculating. The hot thing right now is gold. We see gold commercials all the time, but what do they want you to buy the gold with? Your cash. Don’t gamble and speculate with commodities and bubbles. Equities are the best long term strategy.

Mark Hayes: Tell us a little bit about why rebalancing portfolios is key.

Mark Lloyd: Rebalancing is important because you’re buying when it’s low and selling when it’s high. Japan is a great example. When the average went down, we were actually turning around and buying more in Japan because we know that it’s going to come back eventually.

Mark Hayes: Another key is having patience?

Mark Lloyd: Patience is extremely important, especially when

it comes to the long term. If you’re retired or soon to be retired, you should be a more conservative investor since you’ll be drawing out money soon. You can be more balanced if you won’t be drawing any money for about four to six years. For growth, it should be a six to nine year cycle. Aggressive investing is for workers who won’t retire for ten or more years. All investors, however, should be disciplined and prepared for the ups and downs of the market, while consulting with a qualified financial coach to ensure they are on the right track for their situation.

Founded in 1994 by Mark Lloyd, The Lloyd Group, Inc. serves the distinctive financial needs of those nearing retirement and those already retired. The firm is a member of the International Association of Registered Financial Consultants, Metropolitan Atlanta Better Business Bureau and The National Institute of Certified Estate Planners.

“Focus On Retirement,” a weekly radio show hosted by Mark Lloyd can be heard in Dalton on 1230 AM WBLJ Saturdays at 9:30 a.m.; in Athens 1340 AM WGAU Saturdays at 11 a.m.; in Rome on 1470 AM WRGA Saturdays at 8 a.m. and in Gainesville on 103.7 FM WXKT Saturdays at 9:30 a.m. and Sundays at 7:30 a.m. To learn more about The Lloyd Group, Inc. please call 770.932.0387 or visit www.thelloydgroupinc.com.

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