



Just a brief note to say welcome to the new year. Lets hope that we can look forward to a positive 2009 with the financial turmoil of 2008 behind us and most recently and tragically the Victorian bushfire disaster.

At Vertex Group we will be working hard as a team and applying all our skills and knowledge to ensure that we keep you on track to achieving your financial goals and educate you through these trying economic times. We will continue to be proactive in our planning reviews and continue to test the latest strategies for you. Where we believe they can improve your financial outcomes, you will hear from us.

We will continue to diligently monitor your fund managers and ensure they do what we expect them to do, that is to maintain your target asset allocations that you need to achieve your longer term goals, and to do this in all market conditions! On top of this, we will ensure that our chosen managers stick to their objectives of delivering above average returns with lower than average risk. That is how we can together ensure we have the best chance to achieve the lifestyle goals you desire many years from now.

Of course, we are open to take your call personally anytime for any advice or guidance you need.

Our hearts go out to the families affected by the devastating bushfires and we as a business have made a donation to the Red Cross to support this great cause.

Have a great start to 2009 and we look forward to speaking with you through the year.

Yours sincerely,

Mark McNeany CFP, B.A., Aff A.I.I.
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