



**Janet Borgdorff -**  
President and co-owner  
of Eastown Financial.  
Janet has been working  
in financial planning and  
investments for 20 years.



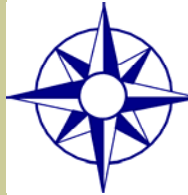
**Andrew Bos -**  
Vice President and co-  
owner of Eastown Finan-  
cial. Andy has been  
working in taxes and  
investments since he  
graduated from Calvin  
College in 1998.



**Suzi Bos -**  
Office assistant and  
licensed health insur-  
ance agent. Suzi has  
been working with  
individual and business  
clients on their health  
insurance needs since  
2004.



**Amanda Pfeiffer -**  
Office assistant.  
Amanda joined our staff  
in October of 2007.  
She works with many of  
our payroll and  
accounting clients and  
keeps our office running  
smoothly.



## Investment Opportunities and Strategies for Uncertain Times

Winston Churchill once said “A pessimist sees the difficulty in every opportunity; an optimist sees the opportunity in every difficulty.” These difficult times in our nation’s economy have produced many opportunities. Here are some of our favorite strategies for seizing the potential for future growth.

### 401(k) and 403(b) “In-Service Withdrawals”

Most commonly, employees will rollover their employer sponsored retirement plan to an IRA when they change jobs, are terminated or retire. There are provisions, however, in many employer retirement plans, for early distributions. These are called *In-Service Withdrawals* and may be of benefit for many. We can request a copy of your Summary Plan Document which will tell us if such a provision exists. In what circumstances would you want to perform an In-Service Withdrawal?

1. If your current plan has a limited selection of investment choices.
2. If you would like to consolidate your retirement assets into one place.
3. If you want to begin taking income before normal retirement age.
4. If you want to create a per-

sonal pension using insurance company guarantees on your retirement income

A Rollover IRA is a great holding tank for your retirement assets. You will not pay any taxes on the money until you begin taking income distributions. The In-Service Withdrawal is not a taxable event as you are simply moving the money from an employer retirement plan to an individual retirement plan. Ask us for assistance if this sounds like something that would benefit you.

**Dollar Cost Averaging\*** is the technique of buying a fixed dollar amount of a particular investment on a regular schedule, regardless of the share price. More shares are purchased when the price is low and fewer when the price is higher. Participating in salary reduction plans, like a 401(k), 403(b) or 457, means dollar cost averaging into that plan. It can also be done from

a checking or savings account into the investment of your choice. A small sum invested on a monthly basis becomes a significant amount of money over the years.

**Periodic Rebalancing** of a portfolio is an important method for maintaining proper diversification within a portfolio as your assets appreciate (or, as has been the case recently, depreciate) over time. What was an appropriate diversification for your invested resources, considering your tolerance for risk and your age, may now be less acceptable. We have access to tools that can help evaluate if your current investment positions are appropriate, and if not, rebalance your portfolio so that you are invested where you feel most comfortable.



\*Dollar Cost Averaging does not assure a profit and does not protect against loss in declining markets. Since Dollar Cost Averaging involves continuous investment in securities, the investor should consider their financial ability to continue purchases through periods of low price levels.

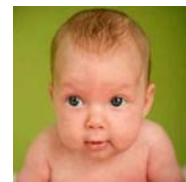
## Now is the Time to Review Your Life Insurance

With *Life Insurance Rates* at historic lows now is a great time to re-view your old policies. If you have a life insurance policy that is more than



five years old, let us review it for you. If you do not have life insurance or need additional coverage, give us a call for a competitive quote. We work with many different insurance companies to find you the best coverage and rates for your current situation.

## It's a Girl!



Andy and Suzi Bos  
welcomed Johanna Karen  
into their family on  
May 14, 2009.

## EASTOWN FINANCIAL SERVICES

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If you have any  
concerns about your  
money, don't worry  
an extra minute...  
call us at 233-9773.



## How can we help you?

We offer a wide range of financial services. Please contact us if we can help you with:

- **Investments and Financial Planning**
  - 401(k) and 403(b) Rollovers
  - Retirement Savings and Analysis
  - College Savings
  - Stocks, Bonds, Mutual funds, CDs and
  - Money Market Accounts
- **Accounting and Payroll for Small Businesses**
- **Health Insurance**
  - Individuals
  - Employer Groups
- **Income Taxes**
  - Individuals
  - Small Businesses
  - Estates
  - Non-Profit Organizations
- **Life Insurance and Annuities**

## What makes us different?

We are **independent**.

We are in a position to offer unbiased advice. We work with a number of different investment companies and our only motivation is finding the company that best suits your needs.

We see the **big picture**.

Whether you work with us for investments, taxes, accounting, insurance, or all four, you will benefit from our comprehensive knowledge of finance and how all of the pieces work together.

We will work with you **no matter how much money you have**.

We believe that everyone can benefit from financial planning. We are committed to offering professional service and advice to all of our clients regardless of their income or net worth.

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