

EPIC's 1st Quarter Participant Newsletter 2013

What a great quarter for the markets!! The S&P 500 gained +3.8% in the month of March alone, the fifth consecutive positive month. Most equity indices gained double digits for the quarter, and have been up in nine of the past ten months. This first quarter was the second best in the past 15 years. The market reached its all-time high in this quarter.

Ever since the DOW surpassed 13,800, EPIC's view has been that the market is due for a normal 6%-10% correction. Most market analysts and media gurus believe the stock markets are going straight to the moon. However, EPIC notes that markets do not go straight up, and there will be a down quarter in the future. *In fact, it would not surprise us at all if the market experiences a downturn in the second quarter.*

We have two recommendations to make. First, with the market at an all-time high, now may be a good time to reassess your risk tolerance. However, don't think of how great this past statement was, but rather ask yourself: "How would I feel if the statement I just got showed a loss?" During good times many people 'jump on board' late in the game, causing them to buy high, which is a *huge mistake*.

Second, now may be a very good time to consider "taking the winnings off the table." While a bad analogy, imagine yourself in a casino and the \$100 you started with is now \$180. What do you do?? Many people will take the \$80 in winnings and pocket it. As to the 401k, if you started with \$10,000 in any stock fund three years ago, it is probably worth about \$15,000 now. Our recommendation would be to take the \$5,000 out of equities, and move it into one of your plan's bond options.

People always ask us "when is a good time to call EPIC?" ***Now is a good time!!*** We strongly urge you to reach out to us so that we can discuss your individual account and discuss rebalancing strategies.

FOR QUESTIONS AND PERSONAL INVESTMENT ADVICE CONTACT EPIC

You may feel free to contact EPIC directly. EPIC consultants are available between 9:00 am – 5:00 pm Eastern Standard Time Monday – Friday. You can call or email:

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When contacting EPIC, kindly identify yourself and your employer and if possible provide a copy of your 401(k) statement.

PLEASE READ YOUR RETIREMENT PLANNING NEWSLETTER ATTACHED

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