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<b>Dow</b>	10318.16	<b>-14.28</b>	4:31pm
<b>Nasdaq</b>	2146.04	<b>-10.78</b>	5:30pm
<b>S&amp;P 500</b>	1091.38	<b>-3.52</b>	5:01pm

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## Sam Webber

Second Vice President - Wealth Management  
Wealth Advisory Specialist  
Retirement Plan Advisor

950 Winter Street  
Suite 3400  
Waltham, MA 02451

tel: 781-672-5404  
toll free: 800-344-4495  
fax: 781-672-5199

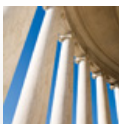
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Welcome

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Education

### Welcome



As your Financial Advisor, I will spend the time to understand your financial concerns and work in partnership with you to develop a customized investment program that can best meet your needs. As our relationship builds over time, I will be able to anticipate your changing circumstances and help advise you on appropriate investment strategies. I look forward to serving your long-term investment needs. Please feel free to call me at any time.

### Bulletin Board

- See Special Reports for the November On the Markets. November's lineup includes "Let's Get Real" Real yields, which are yields adjusted for inflation, are now very good for high-grade corporate bonds and high yield bonds. In addition, the real earnings yield for the S&P 500 is quite high, too. These attractive real yields give investors an opportunity to get well ahead of inflation argue Chief Investment Officer Jeff Applegate, Chief Investment Strategist David M. Darst and Global Investment Strategist Charles Reinhard in this month's cover story.
- Who is watching over your retirement? Building an investment portfolio that you hope might cover your needs down the road isn't a substitute for a retirement plan. Talk to us about advice that goes beyond investments. A new standard for retirement planning.
- I am very appreciative when existing clients introduce friends, family, and business associates for an exploratory meeting. I will do my utmost to meet your highest expectations. Please email a link to my website to anyone in your life that may be facing a life changing event, such as retirement or an estate issue.

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### FEATURED REPORTS

[2009 Year-End Tax Planning Checklist \(pdf\)](#)

[Market Review - John Goode \(pdf\)](#)

[A New Retirement Opportunity: A Second Look at Roth IRAs \(pdf\)](#)

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