



What Turmoil Overseas Means for Your Money

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 what headlines about turmoil overseas mean for their monthly statement and bottom line.

Fox 5's Karen Graham: With everything we're hearing about turmoil overseas, rising oil prices and recent stock market dips, many investors may be asking themselves, "What does this mean for me?"

Mark Lloyd: I think investors are more prepared for it now than ever. In 2008 we had some surprises due to the financial meltdown on Wall Street. With the crisis overseas, and oil prices rising and falling, the market will adjust. We need to be educated about the issues, but we don't need to panic. With our clients, we actually look at this as an opportunity. When stocks lower, it's buying time. Now we can get some deals, value stocks and bonds, and prepare to pick up some of these gains when the market turns around again.

Karen Graham: Being prepared is very important when the economy shifts like this.

Mark Lloyd: More importantly, investors must be truly diversified, meaning involvement with all types of asset classes. Take advantage of small-cap investing, value investing, international, emerging markets, etc. In the last year and a half, we saw our emerging market funds go up 90 percent in one year and an additional 20 percent in 2010. Many investors see turmoil overseas and think they can't be in these asset classes. That's a mistake. We're constantly rebalancing our clients' portfolios. We're selling when it's higher and buying when it's lower, so we'll get an extra 3-4 percent premium in the long term.

Karen Graham: Don't focus on the immediacy of each dip, but look to the long-term?

Mark Lloyd: We're finding in our roles as financial coaches, we're now coaching our clients to look more long-term than ever before. My advice is don't look at the markets for the next 5-10 minutes, but for the next 5-10 years.

Karen Graham: Do you recommend getting a financial coach?

Mark Lloyd: Absolutely, that's what we do as trusted advisors. When we answer questions like "When are we going to start pulling the money from the portfolios on a regular basis?" When that time comes, either in retirement or close to being retired, you want to get a little more conservative, but up until that point, invest in the market. That's where you're going to make the most money.

Karen Graham: Let's recap, Mark. Great advice: *diversify, create a long-term plan and anticipate that things will turn around.*



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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