

financial INSIGHTS

Building secure futures, one relationship at a time.



Q1 2009 | SEC Registered Investment Advisor

No RMD's in 2009 *restrictions temporarily removed*

On December 11, 2009, Congress passed the Worker, Retiree, and Employer Recovery Act of 2008 ("WRER Act"), which the President signed into law on December 23, 2008.

The Act is a temporary suspension of required minimum distributions (RMD's) from both IRAs and employer plans in 2009. You may take distributions from your IRA(s) in 2009 in any amount. The suspension simply means that individuals are not required to take a distribution in 2009.

Too Much Paper? *electronic news saves resources*

We are all about keeping you informed and that is why we periodically send news and alerts through our electronic communication system. We now also have the capability to send our quarterly newsletter to you electronically.

If you would prefer to receive our newsletter via e-mail, rather than a hard copy sent snail mail, please contact Terry Lang, or sign up on our website by clicking on the Stay Connected box in the lower right corner of our home page.

Terry Lang
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OFFICE HOURS

Monday-Thursday: 8 am – 5 pm
Friday: 8 am – 1 pm

If we are unable to answer your call, be assured that when you leave a message we will return your call at our earliest opportunity. Please keep in mind that we cannot accept buy or sell instructions on voice mail or by e-mail.



WE ARE HERE FOR YOU

To learn more about our team members and how they may assist you, visit our website at financialinsights.net and click on About Us.

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DISCLOSURE OFFERING

Each year as your investment advisor, we are required to provide certain information to be in compliance with various Federal regulations.

The Investment Advisers Act of 1940 requires that we offer or provide our disclosure document to all clients annually. This document contains information about fees and services, education and business backgrounds of the officers and investment managers, investment or brokerage affiliations and our code of ethics.

Please contact our office if you would like to receive the latest copy of our brochure.

HURRICANE RECOVERY

On President's Day weekend, Financial Insights sponsored a team of three to participate in the Hurricane Recovery efforts in Lake Charles, LA.

Through the United Methodist Committee on Relief (UMCOR), Gini Bruce, Marilyn Mullenax and Sunny King assisted in the rehabilitation of a 90 year old gentleman's home. The work team repaired ceilings, walls and flooring that were much in need of attention since the 2005 Hurricane season.

If you are interested in volunteering through UMCOR, you may visit www.la-umc.org and click on Disaster Recovery Ministry.



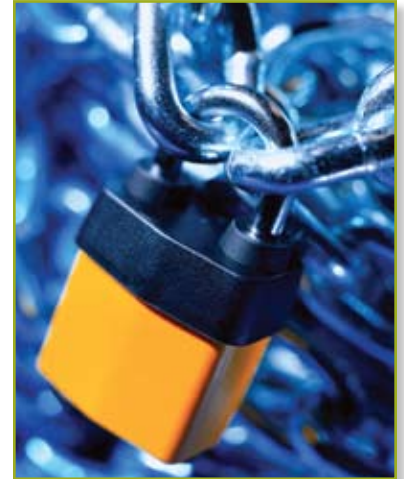
Marilyn Mullenax, FI's Community Service Liaison

PRIVACY PROTECTION

Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities.

We reserve the right to keep your personal information confidential and we understand your desire to avoid unwanted solicitations. Each year we are required by law to disclose our Privacy Policy to you. As such, we have enclosed a copy of our Privacy Policy with this publication for your review. We hope that by taking a few minutes to read it, you have a better understanding of what we do with the information

you provide us and how we keep it private and secure. You may also view our Privacy Policy on our website.



LIGHTS, CAMERA, ACTION!

Do you have questions that you would like answers to, but you just haven't gotten around to asking? Financial Insights wants you to be informed and we welcome an opportunity to answer your questions. In March, we will begin featuring question and answer video segments, relevant to our industry, on our website. If you have a question, please e-mail it to Terry Lang. You may just see it featured on our website.

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