

financial INSIGHTS

Building secure futures, one relationship at a time.



Q1 2010 | SEC Registered Investment Advisor

Congratulations! *staff updates and additions*



Tingwei Chiang is Financial Insights' newest Certified Financial Planner Designee.

Tingwei sat for her comprehensive exam in November 2009 and we recently learned that she joined the slim 54% who passed! Tingwei has been with Financial Insights, Inc for five years and earned a bachelors degree of science in economics at the University of Washington. We are so proud of her achievement and look forward to watching her in action! Please join us in congratulating her next time you call our office.



Alexandria Criss returned to Financial Insights in January 2010 as our Client Relations

Manager. She recently moved back to the Pacific Northwest from Athens, Georgia. Her duties include providing professional and efficient client and staff support. She will be the friendly voice you hear on the phone and who will welcome you when you visit our office. Alexandria earned her bachelors degree at Pacific Lutheran University.



Virginia Bruce, CFP® was promoted to Chief Investment Strategist. She has more than

20 years of experience in financial planning and wealth management and has been with Financial Insights for 15 years. Gini plays an essential role in building comprehensive portfolios that follow the appropriate asset allocation guidelines of client investment objectives and risk tolerance.



Marilyn Mullenax is our new Chief Compliance Officer. She also recently earned the

Chartered Retirement Plan SpecialistSM designation. Marilyn has been with Financial Insights for six years as our Community Relations Liaison and Executive Assistant to Dorothy Lewis. Now, she takes on another hat in overseeing our registration and compliance with the Securities Exchange Commission.

PROTECTING PRIVACY IS IMPORTANT TO US



Your privacy is important to us, and maintaining your trust and confidence is one of our highest priorities. We keep your personal information confidential and 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 will have a better understanding of what we do with the information you provide us and how we keep it private and secure.

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10 Financial Commandments for your 30's

Welcome to your thirties. The past decade was all about life's changes and getting to know yourself – and your finances. You know the basics for managing your money. Now it's time to build on that foundation and secure your financial future. Here are ten principles that should be carved in stone for every thirtysomething.



1. Pay off your non-mortgage debt
2. Kick the debt cycle altogether
3. Get serious about retirement
4. Diversify your investments
5. Continue to learn
6. Protect your assets
7. Live simply
8. Make your will known
9. Get a life ... insurance policy
10. Be charitable

This is the first set of many commandments. If you are not in your thirties, pass these tips on to your thirtysomething family members and friends. And look for more commandments in future newsletters discussing tips in your decade!

Source: Kiplinger online

Your Roth IRA Conversion Potential

Traditional IRAs can be converted to a Roth IRA without income limitations. If you convert from a Traditional IRA to a Roth IRA in 2010, you may pay the taxes due in full in 2010 or divide the Roth IRA amount to be converted in half and pay the income taxes due in 2011 and 2012 with your tax returns. Each person's financial situation is unique and your 2009 tax return must be completed before you can consider this conversion. Our office can run complimentary calculations on a Roth IRA conversion calculator to see if it is a good strategy for you to consider.



2009 IRA Chart*

Traditional IRA Deductibility of Contributions

Status	Adjusted Gross Income	Deduction
Married Filed Jointly	\$0 - 89,000	\$5,000 Max.
	\$89,001 - 109,000	Partial
	More than 109,000	None
Single	\$0 - 55,000	\$5,000 Max.
	\$55,001 - 65,000	Partial
	More than 65,000	None
Noncovered Spouse	\$0 - 166,000	\$5,000 Max.
	\$166,001 - 176,000	Partial
	More than 176,000	None

Roth IRA Eligibility of Contributions

Status	Adjusted Gross Income	Contribution
Married	\$0-166,000	\$5,000 Max.
	\$166,001 - 176,000	Partial
	More than 176,000	None
Single	\$0-105,000	\$5,000 Max.
	\$105,001-120,000	Partial
	More than 120,000	None

If you are over 50 years of age, you may contribute up to \$6,000.

*2009 IRA contributions can be made until April 15, 2010.