

MANAGING YOUR MONEY



Consumers Can Maintain Control Of Investments During Tough Economy



(NAPSA)—Even in a recessionary period, consumers can control their financial lives. Now it is more important than ever to seek a financial partner who can help protect assets.

Consumers engage investment advisors to assist with wealth management. Trusted advisors act as partners and provide clients customized plans unique to their situations, but with enough flexibility so an investor can make changes when needed. Goals may change, timelines may shift and market opportunities may suddenly reveal themselves.

Under the guidance of an advisor, clients can examine their portfolios and weigh risk and flexibility through all stages of market cycles. Here are some tips for consumers to consider when seeking investment counsel and maximum control during the current market conditions:

- **Control:** With more control, clients and their advisors can better address specific investment constraints, be more diverse when it comes to asset allocation and increased customization.

- **Risk mitigation:** Some consumers feel they've reached financial success with their businesses or other pursuits and consequently avoid riskier investments. Consumers should feel confident in having an advisor who understands their goals and can help reach them with risk management through diversification and the utilization of multiple asset classes.

- **Transparency:** Consumers

should ask about an advisor's due diligence process, including issues of compensation, tax considerations and fund structures. Trusted advisors should readily provide those answers and recommend options that deliver clear, holistic views of portfolios. Transparency enables investors to understand exactly how their portfolio is invested today and to manage modifications in a strategic manner.

- **Tax efficiencies:** Investors should seek dynamic solutions that have the potential to increase after-tax return, while working with advisors who will exercise tax-sensitive management. Managing financial issues strategically and with this sensitivity can help investors avoid negative tax consequences.

SunTrust's ClearSight Investment Process offers this type of control and flexibility that is essential in today's economic climate. "Our process allows advisors to act on behalf of our clients with their best interests and goals in mind," said Mark Peters, executive vice president and head of Private Wealth Management, SunTrust Bank. "By making factors such as control, risk mitigation, tax efficiencies and flexibility a priority, advisors can more accurately define correct solutions, thoughtful processes and best strategies and tactics around wealth management today." To find out more about how ClearSight can take investment management to a new level, visit the Web site at www.suntrust.com/clearsight.