



**MARINIS**  
FINANCIAL GROUP

## OPEN LETTER TO MARINIS FINANCIAL GROUP CLIENTS

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«MailOut»

Dear Valued Client,

### WHAT IS GOING ON IN THE INVESTMENT MARKETS?

I'm writing to you about the curious state of the investment markets and to reiterate to you my message of patience and preparedness for uncertainty.

Put simply, the investment markets continue to baffle the experts and some claim the Global Financial Crisis was a "V" shaped graph and that we have recovered. Others claim it will be a "W" shape and there is more pain to come. My message (refer the attached article dated 28<sup>th</sup> September 2009 quoting me recently on this subject) remains that regardless of state of the markets we should all remain true to our investment strategies, not be greedy or to try and time the market rises and to essentially "stay in our seats" and stick to our agreed plan.

Let me reassure you that a well developed investment strategy which takes into account the inevitable gyrations of the markets has been proven over time to be the right approach. I also like to advise retirees to hold a "Marinis buffer" – sufficient cash to cover short to medium term volatility – I think this approach has proved highly appropriate over the last 18 months.

I would like to invite you to visit [www.marinisgroup.com.au](http://www.marinisgroup.com.au) and read some of the research information from Russell Investments. I feel this will help reassure you and your family members that we are all on the right track together and that history proves the appropriateness of our approach.

As always, please feel free to raise any questions or concerns with either myself or a member of our team.

Yours sincerely

**Theo Marinis B.A., B.Ec., CPA., CFP®**  
**Financial Strategist**  
**Authorised Representative**

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