



**Ms. Angela Aboujaoude**  
**Lodestar Private Asset Management**  
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**Alamo, CA 94507**

## **2009 SECOND QUARTER WEALTH MANAGEMENT REPORT**

*As of June 30, 2009*

*Randall L. Manley, Advisor*  
*Peter J. Ochs, Wealth Manager*  
*Lodestar Private Asset Management LLC*  
*3201 Danville Blvd. #275*  
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# QUARTERLY WEALTH MANAGEMENT REPORT

Enclosed is your Wealth Management Report for the most recent calendar quarter. In this report you will find answers to important questions about your financial situation:

➤ **Am I on track with my plan?**

The Financial Plan Update gives you a quick assessment whether your current financial plan has a good probability of succeeding. Using the customized financial model we created with you, we have updated the values of your current investment accounts with us, and present a graphic showing the level of comfort (as a percentage likelihood) that your current plan will be successful, based on the many assumptions detailed on the website.

➤ **How is my portfolio invested?**

The next report shows your Current Asset Allocation, along with all the underlying investment positions in your portfolio.

➤ **What is happening in the securities markets?**

A succinct one-page Market Commentary explains current market activity, and how it has impacted your portfolio.

➤ **How is my portfolio doing?**

The Portfolio Performance Summary provides both a short-term and longer term picture of your portfolio's performance. The report shows net Investment Gains and other details for the most recent quarter and since inception. Also shown is a cumulative internal rate of return (net of all fees and expenses) for the past quarter and since inception.

Portfolio performance is also shown in two new graphical reports. The first shows your portfolio value (in blue) over time versus the amount you have deposited in the account (in green). On the same page, the report on the right shows the increase and decrease in your portfolio, excluding any contributions or withdrawals by you (to show a graph of "pure investment return").

**An Annual Report is sent near the beginning of each year to review in more detail your personal financial plan and investment performance. In addition, that report revisits your Achievement & Action list, your Investment Policy Summary and other useful information. I hope you will contact us anytime, however, if you would like to review or discuss any financial issue of concern to you.**



*"I'm much too busy for a financial plan.  
Couldn't you just give me a few half-baked suggestions?"*



**Ms. Valerie Cantrell**  
**Lodestar Private Asset Management**  
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**Scott & Barbara Miller**  
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