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Personal Wealth Advisory, LLC

Wise strategies for your wealth and your life

The News You Need to Know

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Reflecting back upon 2011, would it surprise you to learn that the return of Standard & Poor's 500 Index through the date of this writing has been +0.07%? Financial commentators would simply call that "unchanged." But all of us would agree that 2011 will be remembered not as a peaceful year but as a tumultuous one with many unresolved concerns.

Whether it is acrimony in Washington, sluggish economic conditions, or strains on the European common currency, a long-term perspective on financial decision-making may be more important than ever. This is the foundation of the Personal Wealth Advisory process, and we invite you to continue to call on us for on-going guidance and counsel.

The Team at Personal Wealth Advisory has been hard at work this year, ensuring that our advice process remains meaningful as well as consistent by continually improving the ways that our valued clients and business partners experience working with us.

We also hope you have enjoyed our monthly e-newsletter and have taken advantage of our Timely Conversations workshop series. This year the workshops were held each quarter, and addressed important topics such as Charitable Planning, Asset Protection, and Long-Term Living (which returned for a second year due to rave reviews), in addition to an Investment Summit with three expert presenters. A significant update to our website is in the final stages, and these initiatives and more are being reviewed with our new Client Advisory Board.

Personal Wealth Advisory and its team members remain committed to making Lancaster County and the wider world a better place to live. You may have noticed us out in the community in support of a variety of good causes such as Junior Achievement, Lancaster General Health's new cancer center development, the Lancaster Council of Churches, and more. Please ask how you might partner with us in any of these endeavors, or for suggestions on ways to incorporate your own community interests into your financial planning.

We value the relationships that have been fostered over the years and appreciate the opportunity to serve our clients. Personal Wealth Advisory will continue to be available to address questions and needs that arise for you and those you care about. In closing, we wish you and yours a most joyous and peaceful holiday season.

Happy Holidays from the Personal Wealth Advisory Team

Mission:

To help our clients make wise financial decisions so they can reach their personal goals within the framework of their values.