

GLOBAL INSIGHTS

INTERNATIONAL ASSETS ADVISORY, LLC ("IAA")

Changes

"When you are through changing, you are through."

Bruce Barton

Everyday brings us new situations, challenges, and opportunities. Those that can adapt make changes to best avail themselves of these opportunities. Those that can't adapt squander them away. This month we would like to discuss some of the changes we are making at IAA to help you better avail yourself of the services we provide and the opportunities they present.

Many of you may have noticed our new website that went live last month. Although most of the content is still the same, we believe the better layout will improve our delivery of information to you and that the new features we have added will be of special benefit to you. On the left side of the homepage, you will see a ticker containing the latest global financial news. Just simply click on the headline and you will call up the associated full story. On the lower right side, you will find a chart that lists the current performance of many key financial indicators. Simply click on the symbol of any index in the chart and you will receive expanded information. The following key will help explain the information displayed in this chart

NYA	=	New York Stock Exchange Index
COMP	=	NASDAQ COMP (shows how the stocks on NASDAQ are performing)
SP500	=	S&P 500
0000CA	=	S&P TORONTO (shows how stocks in Canada are performing)
TNX	=	TEN YEAR US BOND
XAU	=	PHLX GOLD/SILVER INDEX
XOI	=	AMEX OIL INDEX
MXX	=	IPC MEXICO INDEX (Mexican stocks)
BVSP	=	BOVESPA BRAZIL (Brazilian stocks)
AEX	=	AMSTERDAM EURONEXT (Dutch stocks)
GDAXI	=	DAX (German stocks)
FCHI	=	CAC40 PARIS (French stocks)
AORD	=	AUSTRALIA ALL ORDINARIES (Australian stocks)
JKSE	=	JSX (JAPAN) COMPOSITE (Japanese stocks)
HSI	=	HANG SENG (Hong Kong and Chinese stocks)
STI	=	STRAITS TIMES SINGAPORE (Singapore stocks)

These are just some of the improvements we have made to our website. Please call your personal Financial Consultant and have them walk you through our site.

Next month look for the changes that we will be making to this newsletter.

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Investors should consider the investment objective, risks, and charges and expenses before investing in an investment company product or annuity. A prospectus contains this and other information about the product. Please request a prospectus from your account executive before investing in any investment company product. The prospectus should be read carefully before investing. Stocks and mutual funds are subject to market volatility and the chance that they may lose value. Bonds are subject to changes in interest rates, risks of defaults by issuer, and the loss of purchasing power due to inflation. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will be either suitable or profitable for a client or prospective client's wealth management investment portfolio. Past performance may not be indicative of future result. All annuity guarantees are subject to the claims-paying ability of the annuity company. IRAs and other qualified plans already have the tax-deferral feature found in annuities. For an additional cost, variable annuities provide other benefits including death benefit protection and the ability to receive a lifetime income. Please obtain a product brochure for the specific details of costs, limitations and benefits of the variable annuity being considered. Variable annuities are long-term investment vehicles designed for retirement purposes and are subject to market fluctuation, investment risk and possible loss of principal. Variable annuities are sold by prospectus only, which describes risks, fees and surrender charges that may apply. International Assets Advisory, LLC does not provide legal or tax advice. You should consult with your attorney or tax advisor for full details prior to making any tax-related decisions.

