



N E X T G E N E R A T I O N
W E A L T H M A N A G E M E N T

September 30, 2008

An Update on the Financial Markets

The impact of the financial market's volatility and uncertainty has clearly not yet been determined nor has it been realistically quantified. The U.S. Treasury, the Federal Reserve and Congress are placing their efforts behind quick, wide-ranging solutions to provide stabilization and restore investor confidence. **Yes, the event is big and potentially costly, but historically it has not been wise to underestimate the determination of the U.S. Treasury or the money printing of the Federal Reserve.**

At Next Generation Wealth Management (NG Wealth), we believe the global financial markets continue to reflect fear, panic and an obvious lack of confidence in Wall Street. While it is too early to tell if the government's efforts will restore confidence, a coordinated and collective government with stabilizing actions could have positive effects, in our opinion.

Simply put our client commitment and focus remains clear:

1. Are we investing for the next quarter or for the next decade?
2. Is your portfolio structured to provide realistic returns, both in the intermediate and long term?
3. Are we comfortable you are not taking on too much financial risk relative to the appropriate asset allocation to achieve your long term objectives?
4. Is the investment process being executed in a consistent manner?

Volatile times such as these are sure to test our resolve on a daily basis. **Our advice remains simple: trust the investment process and continue to execute upon a proven, disciplined approach.** We are not here to imply that we will always be right with our investment strategies, but I can assure you that we will continue to adhere to a disciplined process.

Dave, Jeff and I are always accessible, especially during these unprecedented times. If you have any comments or questions, please contact us at 1-414-257-4248.

Sincerely,

A handwritten signature in blue ink that reads "David".

David A. Massart
President
