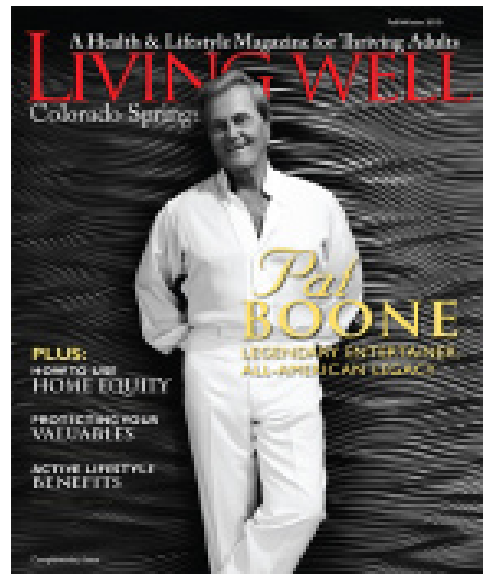
SMEDLEY FINANCIAL SERVICES, INC.®

Our mission at Smedley Financial Services, Inc.® is to offer financial planning strategies, innovative solutions, and investment opportunities to individuals, families, and businesses and to provide unequaled value and service to each of our clients we are privileged to serve.

Newsworthy!

LIVING WELL magazine is geared for people over 50 who want to savor life and who are looking for relevant, useful information on health and wellness as well as legal, financial, and lifestyle topics.



If you would like to receive a *free* issue of *LIVING WELL* magazine, go to www.livingwellmag.com. Look for the "click here" link at the top of the page to subscribe.

Watch for Smedley Financial's article in the summer edition which will be available in July 2011.

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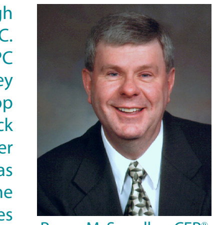
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May - June 2011

Partly Sunny Retirement—A Few Clouds

There are many things to consider when thinking about your future including your health, your family, your dreams, your ideal retirement and, most importantly, your financial security.

People begin to focus on retirement 10 to 15 years before their retirement dream date.

Even though you may be ready to retire emotionally, are you ready to retire financially? If you are between the ages of 50 and 65, it is time to get serious. These are the final years to define your goals and refine your plan. To say it another way, put your dreams on paper, create an action plan, and work to make it happen.

Define your dream.
Until you take the time to really think about your retirement years, it is difficult to determine what your financial needs will be.

Take some time to think about what you want to do when you retire. Imagine your life without limits . . . what do you see? Where do you want to live? What lifestyle would you like to maintain? You may need several weeks of thinking and dreaming to find out what you want. This new dream now becomes your goal. See how easy that was? And everyone says setting goals is hard!

Make an action plan.
Let's make your dream a reality. Because a dream without a plan will only be a dream, it is important to put your goals into actionable items.

Take a hard look at the financial side of your goals. Put together a retirement budget that can be polished as you get a better idea of your financial needs.

Now work backwards from that financial goal. In other words, if you determine that you will need $6,000 each month after taxes to live your dream, what will you need to have set aside at retirement to make this happen? This is where the knowledge and experience of a wealth manager is invaluable.

Continued on page 2.

"The only difference between death and taxes is that death doesn't get worse every time Congress meets."
- *Will Rogers*

Partly Sunny Retirement—A Few Clouds (Cont'd from page 1)

A wealth manager can help you determine how much you will need to have in savings and investments at retirement to make your plan work. Your plan should take into consideration taxes, inflation, Social Security, pension benefits, and your own personal savings and investments.

Avoid some of the retirement hazards you may face by applying advanced planning techniques. How will health care costs affect your plans? What will happen to you financially if you require assisted living or nursing care? What if you are not able to work as long as you have planned? A wealth manager can address these hazards and help you constuct a plan designed to protect your financial security.

Make it happen.
Once you have outlined your plan, make a commitment to yourself to make it happen. You are the only one who has control over your financial destiny.

Procrastination has a disturbing impact on your ability to make your dreams a reality. Ongoing coaching from a wealth manager will help you keep your dreams in focus through the final years before retirement.

Contact one of our private wealth managers, Mikal Aune or Rodney Walker, to discuss your retirement dreams and let them help you plan to make your dreams a reality.

Holiday Schedule

May 30 - Memorial Day
Jun 3 - Closed
Jul 4 - Independence Day
Jul 25 - Pioneer Day

And The Survey Says!

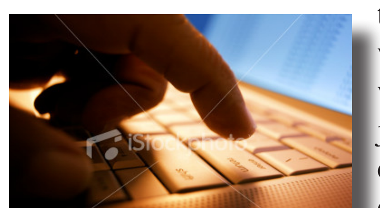
Thank you to everyone who took the time to complete and return the *Smedley Financial Services 2011 Client Survey*. We value your responses and your candid comments.

We are working on many initiatives and will implement changes that incorporate your requests over the next year.

Electronic communications will be addressed first. We hope to offer our Money Moxie and ViewPoint publications by email for those who would like.

We are in the final stages of designing a new website and hope to have it completed and available to you in the next quarter. On the new site, our clients will have the ability to link to the company sponsors and view their accounts online.We will keep you informed and let you know when the website is available.

Webinars have become a valuable tool and help us to keep you informed. Our new website will offer the ability to view past webinars online. This way if you are not able to join the live webcast, you can view it later, at your convenience.



We will keep you informed throughout the year as we make additional changes that incorporate the responses from the survey.

Our commitment is to you, our client. We want to deliver the highest value service available in our industry.

Thank you for your continued business.

"I know that you believe you understand what you think I said, but I'm not sure you realize that what you heard is not what I meant." ***- Robert McCloskey***

"If we command our wealth, we shall be rich and free; if our wealth commands us, we are poor indeed."
- Edmund Burke

Financial Crimes

Individuals born between 1945-1965, "The Baby Boomers", are getting ready to retire. It is estimated that 10,000 Boomers could retire each day for the next 19 years.This amazing number of potential retirees has not gone unnoticed. Financial crimes are on the rise.

The Utah State Division of Securities reported that 5.3 million dollars in fines were imposed as a result of financial fraud crimes. This number is more than double that of 2009. It is vital that individuals become acquainted with the techniques and scams that may be used to steal their wealth.

Rodney A. Walker CFP®
Wealth Management Consultant

According to the FBI, financial criminals target older individuals for specific reasons:

Go where the money is. Many older individuals have saved large sums in retirement accounts that provide criminals with the perfect opportunity to go after people with money.

Polite, kind, and caring. Individuals born in the 30s, 40s and 50s were raised with these attributes. Criminals also know those born during this time period have a difficult time saying no. This gives the criminal a perfect opportunity to get in the home and start feeding the scam.

Age catches up to us. Criminals understand that some elderly have a more difficult time remembering facts and details. This gives a tremendous advantage to criminals if the scam is ever reported; the customer may have a difficult time recalling the details about what was said during past conversations.

Embarrassment leads to cover-up. No one likes the feeling of being embarrassed. Criminals rely on this feeling, knowing victims of a scam rarely come forward and would prefer to ignore the incident. The victim does not want to have his family feel that he has lost control of the finances and may need help.

Everyone tells themselves that they will never be the victim of a financial scam. Unfortunately, more and more people are being targeted and victimized.

Investment fraud can range from a very simple scam to a very complex scam which in return makes it difficult for an individual to spot until it's too late. Criminals will use every means they can in order to pull off the scam, even if it means giving someone exactly what was promised one or two times. This helps to build trust in the product and leads to referrals from the customer.

How can you protect your money against investment fraud? Do product research, even if you trust the individual offering the product. Each state has a Securities Division that you can contact to gather information about a product.

The Utah Division of Securities identifies many common scams being used in Utah. Visit their website at http://www.securities.utah.gov/index.html to learn more about: Affinity Fraud, Boiler Rooms, Equity Milling, Forex & Commodities, Ponzi Schemes, Prime Bank & Offshore, Promissory Notes, Real Estate.

Protect yourself and your assets by asking questions and keeping notes. Listen for conversational red flags, words or phrases like "It's guaranteed", "It's a sure thing" or "high rate of return with minimal down side". Don't be pressured into making any financial decisions on the spot.

Smedley Financial Services wants to help you avoid being scammed. Call our office for more information.