

## **Investors Benefited from Portfolio Rebalancing in Market Downturn**

*Dan Goldie Financial Services LLC, an independent financial advisory and financial planning firm in Menlo Park, California, announced today that investors benefited from portfolio rebalancing during the recent market downturn and subsequent recovery.*

Menlo Park, CA, November 4, 2009 (FPRC) -- Dan Goldie Financial Services LLC announced today that investors who followed a disciplined portfolio rebalancing program benefited during the recent market downturn and subsequent recovery. Significant price declines allowed for the opportunity to purchase equities at low prices as part of a rebalancing process.

Dan Goldie Financial Services rebalances portfolios for most of their clients on a regular basis to keep client portfolios at a targeted level of risk and potentially benefit from market fluctuations.

“Our review of client portfolios shows a clear benefit from rebalancing during this difficult and volatile time,” said Dan Goldie, President of Dan Goldie Financial Services. “On balance, portfolios that were systematically rebalanced throughout the market downturn and recovery purchased equities when prices were low late last year and early this year, and are now selling equities at significantly higher prices.”

A portfolio can drift from its initial asset allocation over time due to market fluctuations, changing the portfolio's risk and return characteristics. By rebalancing a portfolio back to its allocation targets on a regular basis, the original risk profile can be more closely maintained. There is also evidence in academic literature that a systematic rebalancing program may increase returns by taking advantage of market fluctuations over the long-term.

Mr. Goldie said, “Recent times have been very difficult for investors, but those who had the courage to rebalance their portfolios when market prices were down and things seemed terrible were well rewarded for their discipline. This is a good lesson for many investors. It is important to have discipline and an stated investment policy to guide investment decisions, especially during challenging times.”

Dan Goldie Financial Services believes in regular rebalancing of diversified portfolios using specific guidelines that include analysis of expected volatility, transaction costs, taxes, and expected returns. The firm outlines its rebalancing philosophy on its website at <http://www.dangoldie.com>.

### About Dan Goldie Financial Services

Dan Goldie Financial Services LLC is Registered Investment Advisor located in Menlo Park, California. The firm manages diversified investment portfolios and financial advisor for individuals and families, helping them manage their wealth and make smart financial decisions.

Dan Goldie is President of Dan Goldie Financial Services and has been an independent financial advisor and financial planner since 1991. Mr. Goldie is a former professional tennis player and co-author of *The Prudent Investor's Guide to Beating the Market at Its Own Game*. He has an A.B. degree in economics from Stanford University and an M.B.A. degree from the Walter A. Haas

School of Business at U.C. Berkeley. He has earned the Chartered Financial Analyst designation and is a CERTIFIED FINANCIAL PLANNER™ certificant.

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