



NEWS

FOR IMMEDIATE RELEASE

Media Contact: Alfred Martin
Impact Communications
913-649-5009
almartin@impactcommunications.org

FAMILY STRESS INDEX TEST MAY OFFER INVESTORS MENTAL RELIEF, MAY HELP IMPROVE INVESTMENT ODDS

North Carolina-based Investment Professional Dustin Hall Provides Advice on Investing in Uncertain Times

CARY, NC – September 27, 2012 – Many investors are concerned about the possible collapse of the Euro, the impending fiscal cliff and inflationary pressures. Economic uncertainty can wreak havoc on an investor’s portfolio – and mental wellbeing. But Dustin Hall, MBA, CFP®, ChFC®, of Hall & Burns Wealth Management, LLC uses a process to help investors overcome their fears related to these types of macro-economic factors and the global events that could negatively impact their investment portfolios.

“Fear of the unknown should not cause an investor to be unprepared or surprised by the unexpected,” said Dustin Hall.

Hall’s suggestion, the Family Index Stress Test, is designed to determine how a portfolio might perform under various market and economic stressors.

“We use the Family Index Stress Test to simulate several hypothetical situations in an attempt to help investors understand the potential effect on their investment portfolios,” said Hall who is co-founder and chief investment officer of Cary, NC-based Hall & Burns Wealth Management, LLC. “When new clients take the Family Index Stress Test, it is not uncommon to find that they have an investment portfolio that does not match up with their investment outlook, time horizon

and/or appetite for risk. The Family Index Stress Test can potentially expose the vulnerabilities of a portfolio before a potentially catastrophic financial event or emotional decision occurs,” added Hall.

The Family Index Stress Test is a two-step process. The first step is what Hall calls the Family Index, which examines the rate of return needed in order to provide for a family’s needs and achieve their investment goals. The second part is the Stress Test, which is designed to assess risk in portfolios. Each portfolio is tested against seven scenarios to determine where vulnerabilities might exist. The seven scenarios in the original Test include:

- Strong Expansion
- Tough Recession
- High Inflation
- Unprecedented Deflation
- Strong Dollar
- Weak Dollar
- Black Swan Event

Hall plans to add additional scenarios to the Family Index Stress Test including:

- Fiscal Cliff
- Euro Zone Collapse
- China Hard Landing

Hall is quick to point out the Family Index Stress Test is not necessarily concerned with rates of return; rather, it is concerned with the ways a portfolio might behave under particular market and economic conditions based on current allocations. “Once we consider where potential vulnerabilities exist and how particular market conditions might affect the portfolio, we can recommend particular asset classes that might help preserve a portfolio,” said Hall.

“I encourage all investors to submit their portfolio to some type of Family Index Stress Testing,” added Hall.

Please visit www.HallBurns.com for additional information on the Family Index Stress Test.

ABOUT DUSTIN HALL

Dustin Hall, MBA, CFP®, ChFC® is co-founder and chief investment officer of Hall & Burns Wealth Management, LLC (www.HallBurns.com). As chief investment officer, he is responsible

**LISTEN TO DUSTIN HALL TALK
ABOUT TODAY’S INVESTING
REALITIES AND THE FAMILY
STRESS INDEX TEST**

In this brief audio interview, Dustin Hall of Hall & Burns Wealth Management shares insights on the global economy and investing in uncertain times:

www.tinyurl.com/hall-family-stress-index-test

for developing the firm's macro-economic forecast, asset allocation and individual security selection, as well as implementing the "Advance & Protect" investment strategy.

Before co-founding Hall & Burns Wealth Management, he was an investment advisor representative, along with co-founder Kathy Burns, at ING Financial Network Investment Corporation. Prior to that, he held investment positions with several financial firms, including Wachovia Bank. He earned his BA with honors from East Carolina University, which he attended on a tennis scholarship, and also completed his MA in Business Administration. In 2007, Dustin successfully met the standards required by the CFP Board of Standards, including completing the education and examination requirements, and became a CFP® practitioner, (making him one of the youngest in the nation at that time.) He also holds the ChFC® (Chartered Financial Consultant) professional designation from the American College.

Hall has been featured in a variety of publications, including the *Wall Street Journal Online*, *News & Observer*, and *Triangle Business Leader*. In 2010, he was named one of the Triangle's Top 50 Entrepreneurs by *Business Leader Magazine*.

###

Disclosures: Securities offered through LPL Financial, Member FINRA/SIPC. The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. Investing involves risk including loss of principal. No strategy assures success or protects against loss. There is no "right" time to enter or exit a market. There is no guarantee the investment objective will be met.