

Investment Services



We Find a Way

If you're looking for a steady, carefully balanced approach to investing...
you've found it.

Webster Investment Services is a dedicated group of financial consultants with the experience it takes to create individualized strategic investment plans. While many of our clients share common goals such as education and retirement planning, there are many different combinations of strategies and investment products for reaching those goals.

Each client needs and deserves highly-personalized investment planning that takes into account short-term and long-term objectives. After all, every financial decision made today will impact decisions made way down the road.

Investment Planning

At Webster Investment Services, experience is our flagship product. We can develop well-balanced portfolios because we've learned through the years how to handle both up and down market cycles. We create individualized investment strategies because we know that no two investors are alike. And we can make qualified recommendations because we understand the subtle differences in what appear to be nearly identical funds.

We ask a lot of questions to give you better advice.

Experience also plays an important role in knowing which questions to ask our clients:

- What kind of work do you do?
- Should we factor in a “rainy day” strategy?
- Is liquidity important?
- Do you ever need to tap your investments for everyday or larger expenses?
- Should you consider products that defer taxes?
- Does your portfolio have the right balance of stocks, bonds, funds and other types of investments?

Once we have a clear understanding of your particular needs and situation, we'll plan a new investment mix. It should always be diversified, and in our view that means drawing on a broad range of products—from equity and bond mutual funds, tax-free municipal bonds, to fixed and variable annuities.

Keep up with your investments online.

Once your portfolio is rebalanced with the right investment products, an online brokerage account can be set up. In addition to conveniently providing a way for you to monitor your balances, the account can also become your platform for handling equity trades.

Retirement Planning

To most people “retirement planning” means saving today so you'll have a source of income for the Golden Years. While this is true, continually protecting your accumulated wealth from both too much risk and taxes can be just as important as saving money in the first place.

Saving, protecting and growing are indeed the watchwords of retirement planning at Webster Investment Services. Diversification is at the center of any well-developed retirement plan, but even so, there is no off-the-shelf solution. Every client is different.

If it's so complex, why is our reputation so strong?

One word. Experience. We know how to balance a portfolio to help minimize the impact of down markets. We know how to calculate the amount of money a client will need to save in order to retire at a specific age. We know how to choose from the innumerable alternatives among retirement investment products.

And we ask questions:

- Do you have 401(k)'s from previous jobs or other retirement accounts that should be rolled over?
- Will you want to contribute to a grandchild's education?
- Is there a possibility you'll retire before your current target date?
- What other source of income, if any, will you have by then?
- We match our recommendations to a strategy customized to your needs.

Once we understand your situation and your needs, we can map the right allocation strategy to them. We offer a full complement of selections for Traditional and Roth IRAs, SEP and Keogh plans, in addition to fixed income securities, traditional stock and bond mutual funds, professionally managed accounts, and fixed and variable annuities.

College Planning

No matter how many times you hear the figures, it doesn't diminish their impact. Up to \$30,000 a year for college today. \$50,000 by 2010. \$60,000 by 2015*. The very thought of spending this much each year for college for each child can be overwhelming. But sound college planning can cover much of the cost if it's done early and done well.

Different college savings plans offer different advantages.

Which college savings plan or combination of plans we recommend depends on a number of variables:

- Do you know how much you need to save?
- Will you alone be responsible for tuition?
- Do you know if your child or grandchild will likely attend a state university or a private college?
- Does your employer have a tuition savings program?
- Do you know what type of plan is right for your situation?

Some of these questions are difficult to answer if your future freshman is still in diapers. Our approach is to put the best plan in place now given your situation today, and then adjust it, if necessary, as your child grows and your financial situation changes.

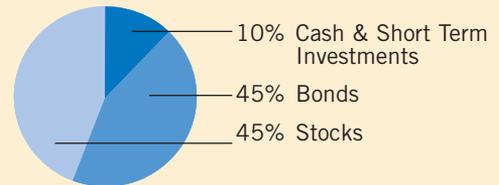
Many of the products we offer such as 529 plans, Coverdell education savings plans and Roth IRAs allow your savings to grow tax-deferred and then are tax-advantaged upon withdrawal.

Portfolio Diversification

Three examples of how our financial consultants customize investment allocation strategies according to specific goals and risk tolerance levels.



Aggressive Growth Portfolio



Income & Growth Portfolio



Wealth Preservation Portfolio

This chart is for illustrative purposes only and does not represent the performance of any single investment. Past performance is not a guarantee of future results. This chart should not be construed as investment advice. Please consult with your financial advisor. Actual allocations may vary based on your particular situation.

*Source: College Board's Annual Survey.

Webster's Product Portfolio

Our advisors help clients grow and preserve wealth through diversified portfolio management. Through our partnership with UVEST Financial Services, the products and services we commonly use include:

General Investment Planning

- Professionally managed accounts
- Mutual funds and equities
- Fixed income securities
 - Municipal bonds
 - Treasury bills, notes and bonds
 - Agency notes
 - Corporate bonds

Retirement Planning

- Traditional and Roth IRAs, SEP and Keogh plans
- Annuities—fixed and variable

College Planning

- 529 education plans
- Coverdell education savings plans

Online Investment and Brokerage Services

- Online and phone trading and quotes
- Detailed account history and balances
- Margin account
- Cash sweep

Securities and Insurance Products:

Not FDIC Insured	Not Bank Guaranteed	May Lose Value
Not Guaranteed by any Government Agency		Not a Bank Deposit

Securities and Investment Advisory Services are offered by UVEST Financial Services, member FINRA/SIPC and a SEC Registered Investment Advisor. Insurance products are offered by licensed insurance agencies: UVEST Financial Services Group, Inc. in CT, UVEST Investment Services, Inc. in RI, and UVEST Insurance Agency of MA, Inc., in MA and NY. UVEST and Webster Investment Services are independent entities.

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