



Simplify Your Financial Life

Pershing's new Corestone Account is a great tool for smart investors looking to unify their brokerage and banking accounts. The Corestone Account gives individuals and corporations the ability to have all of their assets in one location.

The account provides up-to-date features so you won't be sacrificing banking convenience for simplicity. Available to Corestone Account holders are:



- Complete Portfolio Snapshots in one Statement
- Unlimited Check Writing
- Online Bill Payments
- Direct Deposit
- Visa Debit Card and ATM Access

With three tiers to choose from, its easy to find the account that is right for you or your business. Click on the Corestone Logo to find out more and open your account today.

Market Commentary

Strong retail sales, an improving employment report, falling gasoline prices, and rising auto sales all painted a picture of a stronger U.S. economy these past few weeks.

GDP: GDP for the third quarter was revised downward to 2.0% from 2.5%, based on a larger-than-estimated inventory reduction and lower-than-expected imports. Fourth-quarter GDP estimates remain in the 2.5%-3.0% range, which would bring the full year to the 1.5%-1.75% range. One of the strongest determinants that could make these numbers true is consumer demand, which is expected to remain high at least during the holidays.



Simple Steps for Late Savers

The sooner you start putting aside money for retirement, the more you might have once that highly anticipated day arrives. Saving for college tuition, purchasing a new home, unforeseen medical expenses, or life's other necessities, surprises, or even enjoyments can cause investors to postpone saving. Starting the retirement planning process late in one's life can be daunting, but it is by no means impossible.

Crunch the Numbers: The first step to getting back on track is to put together a budget-this will force you to focus on your financial situation and can serve as a roadmap to success. Once you have outlined all of your expenses, simply subtract the total from your net income. The result will give you a clear indication of how much you can potentially save, and also help you identify areas in which you may be spending too much.

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About BCG Securities

Established in 1968, BCG Securities, Inc. is a full-service broker-dealer and advisory firm specializing in providing innovative investment strategies, financial planning, and retirement plan design to individuals and corporations. With over \$1 billion in client assets under management, BCG Securities is known for its outstanding commitment to delivering quality investment solutions and service.

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