

# The World Is Your Oyster



Investors from around the world look to the United States as the center of the financial world. Our stable legal and monetary systems and our free markets attract billions of dollars in foreign capital every year. However, it would be a mistake to let your search for investment opportunities end at our shores.

In 14 of the last 30 years (ending in 2006), foreign stocks were the top-performing asset class, compared with domestic stocks, bonds, and cash equivalents (see chart below). If you had invested only in domestic equities during this period, you would have missed out on owning an asset class that outperformed the other three in almost one out of every two years since 1977. Past performance does not guarantee future results.

If you want to expand your portfolio's geographic boundaries, international mutual funds may be a good option. By investing in companies outside the United States, international funds invest not only across industry sectors and securities, but across national boundaries as well. International

mutual funds also offer many of the same benefits as domestic mutual funds, including professional management and convenience.

## Multinational Diversity

International mutual funds can help you diversify your portfolio by spreading investments across different markets outside the United States. Because markets move in their own cycles, losses in one market may be offset by gains in another. Of course, diversification does not guarantee against loss; it is a method used to help manage investment risk.

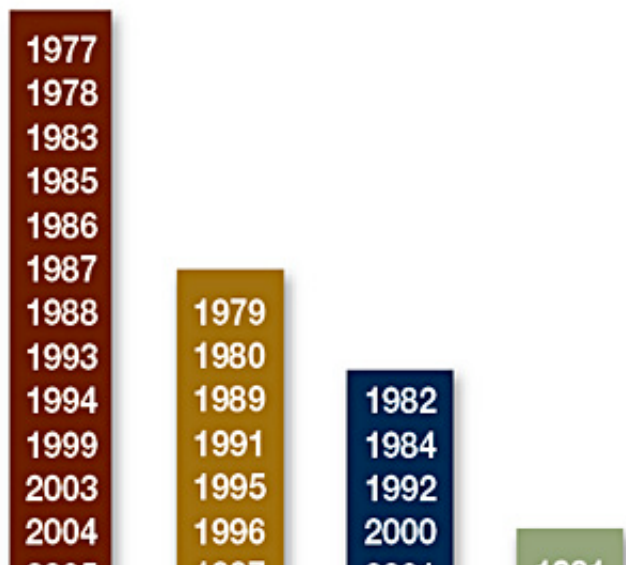
## Buck the System

Your return can also be affected by currency fluctuations. Investments denominated in a foreign currency are influenced by the exchange rate with the U.S. dollar.

Mutual fund shares fluctuate with market conditions and, when

## STAY HOME, MISS OUT

The top-performing asset class in each of the past 30 years



redeemed, may be worth more or less than their original cost. Before investing overseas, consider your risk profile carefully. The risks associated with investing on a worldwide basis include differences in financial reporting, currency exchange risk, as well as economic and political risks unique to the specific country.



Source: Thomson Financial, 2007. Foreign stocks are represented by the Morgan Stanley MSCI EAFE Index (Europe, Australasia, and Far East). U.S. stocks are represented by the S&P 500 Composite Index (total return). Bonds are represented by the Citigroup Corporate Bond Composite Index. Cash equivalents are represented by the T-Bill 3-Month Yield Index. These indexes are considered representative of the asset classes shown. The performance of an unmanaged index is not indicative of the performance of any particular investment. Individuals cannot invest directly in an index. Past performance is no guarantee of future results.

*Mutual funds are sold only by prospectus. Please consider the investment objectives, risks, charges, and expenses carefully before investing. The prospectus, which contains this and other information about the investment company, can be obtained from your financial professional. Be sure to read the prospectus carefully before deciding whether to invest.*

International investing can offer investors a chance to participate in foreign markets. Call today to discuss whether to take your portfolio global.

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