

New Hope for 401(k) Plans

Objective: Higher Returns with Less Risk

Robert W. Colby Offers 401(k) Plans That Work--and a New Breed of Target Date Portfolios

New York, New York – September 1, 2010 – Today, Robert W. Colby, CMT, announced a new innovation for the 401(k) plan market: the “Colby(k)” will provide full featured 401(k) plans that include:

1. A different and much better style of Target Date Portfolios,
2. Professional and active account management by Robert W. Colby, CMT, and
3. Market analysis and strategy designed to prevent the kind of catastrophic losses suffered by investors in the most recent two bear markets, in 2002 and 2008.

Colby Offers Active and Professional Account Management

Academic studies show that most individuals underperform the stock market over all time frames. The big financial institutions *claim* to offer asset management--but they have failed to protect investors from catastrophic losses in big down markets, such as those in 2002 and 2008. The typical investor, who has little experience and no formal training in investing, has been left with no good options—**until now**.

Robert W. Colby Asset Management, Inc. offers active and professional account management--**at no additional cost to plan participants above what they pay for the typical passive management**. Colby uses Robert W. Colby's proven techniques, developed over his past 40 years of research and trading, to outperform the S&P 500 in bull markets. When the down part of the cycle comes, the bear market, Colby switches defensively into cash and safer fixed-income investments in order to protect clients' portfolios from loss. Using tested and effective strategies, Colby believes the kind of losses suffered over the past 10 years can be avoided, and his clients' portfolios can outperform the rest of the pack.

Why Colby's New Breed of Actively Managed Target Date Portfolios Are Better

Colby's target date portfolios are new because Colby **actively manages** them. This is in clear contrast to the typical, mostly passive management approach that produces portfolios that fluctuate up and down according to the whims of the market averages. Unfortunately for many investors, passive management has produced disappointing returns over the past decade.

In an upward trending bull market, Colby's portfolios focus on the best investments that exhibit outstanding strength relative to all other investments, that is, investments that are in clearly identifiable price uptrends and that are going up at a faster rate than other investments. Decades of research proves the effectiveness of this **relative strength, growth strategy**.

In a downward trending bear market, Colby's portfolios quickly switch to a much different, **defensive strategy**, designed to offer bear market protection not found in the typical investment program. When market conditions warrant, Colby will convert some or all of a client's holdings to cash or fixed-income investments. This is in clear contrast to typical target date portfolios, which stay fully invested at all times and go down in lock step with the stock market. Because Colby offers bear market protection, clients can be comfortable sticking with Colby's **Growth** Target Date Portfolios, which concentrate on higher-return investments (such as stock ETFs in upward trending bull markets) **longer**, thereby allowing clients the potential to **earn higher returns for more years**, even well past their retirement target date. Colby offers Target Date Portfolios for years 2010, 2015, 2020, 2025, 2030, 2035, 2040, 2045, and 2050.

Colby Offers Complete Market Analysis and Guidance

Two words were never uttered by major financial institutions (but should have been) during past big bear markets--“get out!” By keeping individuals fully invested in stocks and stock mutual funds, the big fund companies continued to take their fees--even though it was not in the best interests of clients to stay fully invested. This is not only perfectly legal, but it is standard practice. We **strongly disagree** with this passive approach. We **know** that the market moves up and down in cycles: uptrends are followed by downtrends, and downtrends are followed by uptrends. We have developed the technology to take advantage of major up and down cycles, and we use all our knowledge accumulated over 40 years of experience to continuously

monitor the market and adapt your portfolio to either “stay invested” or “get out”--**when the time is right**. Although the knowledge of how to take defensive action at the proper time in order to preserve capital (not losing money) is not well understood **generally**, nevertheless it plays a **critical** role in attaining superior investment returns over any relevant time frame, short term to long term. Colby offers clients the opportunity to choose this sensible strategy.

“Roll Over” Your Entire 401(k) Plan

If your 401(k) plan is not creating wealth for your participants, you have an obligation to explore alternatives that work better. So, please call Robert W. Colby Asset Management, Inc. today, at 646-652-6879, or visit us at www.colbyassetmanagement.com. We will be happy to show you how we can create and preserve wealth for your employees.

Third-Party Professional Custody, Administration, and Recordkeeping

The Colby(k) uses the custodial services of Folio Institutional (www.folioinstitutional.com), a leader in flat-fee investing services located in McLean, Virginia. New York-based RPG Consultants (www.rpgny.com) complete the Colby(k) offer by providing professional plan administration and record keeping for plan participants.

About Robert W. Colby Asset Management, Inc.

Robert W. Colby Asset Management, Inc. is a flat-fee, independent, New York State Registered Investment Advisory Firm.

Robert W. Colby, CMT, is the Chief Investment Officer and Chairman. He is responsible for investment policy, research, strategy, selection, and timing.

Over his 40-year investment career, Mr. Colby served as an independent consultant to professional institutional investors, a vice president of research at a major brokerage firm, a proprietary trader on Wall Street, and an adjunct professor at both New York University and New York Institute of Finance, where he developed new courses on investment analysis and strategy.

Robert W. Colby, CMT, is the author of *The Encyclopedia of Technical Market Indicators*, Second Edition, McGraw-Hill, 2003, which has become the standard reference for indicator and trading systems design. In addition, he has been featured in *Forbes*, *Institutional Investor*, *Technical Analysis of Stocks & Commodities*, *SFO* (Stocks, Futures and Options Magazine), *Active Trader*, *The Technical Analyst*, *Market Watch*, *TradingMarkets.com*, *Physician’s Money Digest*, *PC Magazine* (technical analysis software reviews), and *Futures Magazine*.

William A. Anderson is the CEO and Managing Partner of the firm.

Mr. Anderson joins Robert W. Colby Asset Management, Inc. with a wealth of knowledge, a passion for creating wealth, and a sincere desire to see our clients succeed. Mr. Anderson is responsible for the daily operations of the firm, including the management of client accounts, customer service, compliance, and operations.

Previously, Mr. Anderson was the CEO of RealReturns.com, an on-line financial advisory service that offered an unbiased financial planning environment for clients who did not have the time or money to seek advice from a personal planner. Mr. Anderson has 26 years experience in financial planning, business management, and multi-media applications development.

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