

EPIC CAPITAL WEALTH MANAGEMENT



2010 YEAR END CLIENT LETTER

January 3rd, 2011

As soon as the Times Square ball drops to close out 2010, we immediately find ourselves in the midst of yet another new year - looking forward with hope, yet having questions of concern. It's to be expected actually, given all that we've been through over the last several years. So please enjoy this "year-end wrap-up", as I write this with the intention of communicating my thoughts, while setting the stage for future dialogue throughout the coming year.

2010 in a Nutshell

Although the market in calendar year 2010 ended as a "good" year by all historical measures, there weren't many times *during* the year that you would have agreed with that statement. Here's why: the market rallied right out of the gates, and then deeply retreated into early February. Yet, over the following three months, the market regained its footing and moved decidedly into positive territory setting new highs for the year. Then, in late April, it began another big breather. In fact, that breather lasted most of the year, reaching a bottom in early July and then not reaching its previous high (set in April) until late October. Then, just when we thought we were making some nice headway, November came along and knocked the markets back down again. It wasn't until the very end of the year that the market hit a new yearly high, rallying close to 5% in the month of December alone (the best December since 1991), ending the year up just over 11%. Thank you Santa!

Date	Dow Jones Close	% Move from Prior Date	Cumulative Return YTD
12/31/09	10,428	0%	0%
01/19/10	10,725	+ 2.85%	+ 2.85%
02/05/10	10,012	- 6.65%	- 3.99%
04/26/10	11,205	+ 11.92%	+ 7.45%
07/02/10	9,686	-13.60%	- 7.12%
08/09/10	10,698	+ 10.45%	+ 2.59%
08/31/10	10,014	- 6.39%	- 3.97%
11/05/10	11,444	+ 14.28%	+ 9.74%
11/29/10	11,052	- 3.43%	+ 5.98%
12/31/10	11,577	4.75%	+ 11.01%



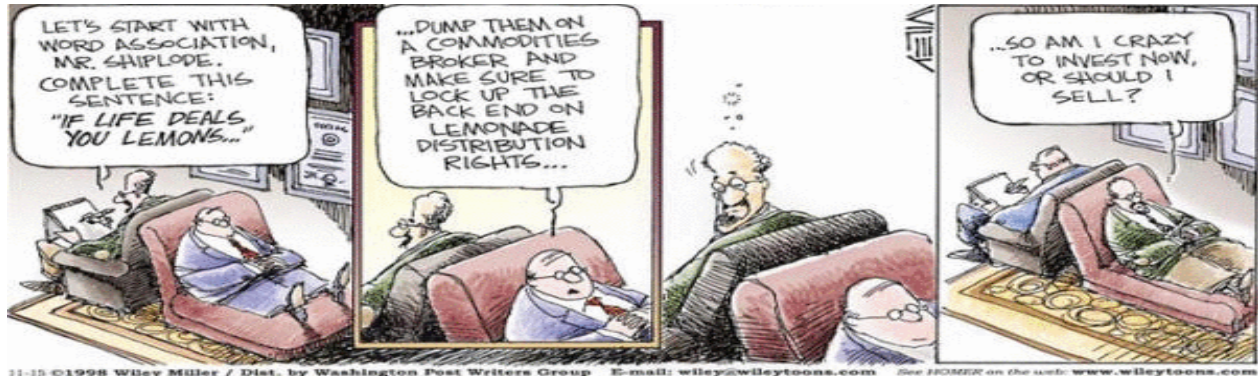
Data Figures taken from e-Signals Market Q charting software, symbol \$INDU (Dow Jones Industrials 30-Stock Index) Chart taken from BigCharts.com symbol DJIA for the Dow Jones Industrial Average. The Dow Jones Industrial Average is comprised of 30 stocks that are major factors in their industries, and widely held by individuals and institutional investors. Past performance is no guarantee of future results.

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As you can see, it was nothing short of a roller-coaster year. Yet, those who stayed grounded, those who didn't panic or let their strained emotions from 2008 dictate their actions, ended-up enjoying a great year. Furthermore, we saw gains in small and mid cap US Stocks, gains in the emerging markets, and continued strength in the precious metals and many of the commodities markets.



Many know that being well diversified can help to spread out risk and may give you added opportunity when certain investments gain momentum and move precipitously higher. A balanced portfolio that contains many different asset classes is usually going to be your best weapon in helping to grow and preserve your wealth. The old adage of just "stocks, bonds, and cash" could easily be considered somewhat out-dated. By no means do I suggest these are lack-luster areas, as one can easily look at the chart on the prior page to prove otherwise. What I do suggest is that there are other areas that one should consider when allocating their investable assets.

Today, the individual investor has more investment choices than ever before – in fact they now have access to investments that were once only offered to big institutions and the uber-wealthy. In many cases, this is what makes managing investments such a daunting task - there are simply too many choices. That's where I come in. My job is to get to know you better than you know yourself. Every time we talk, my ears are perked, my awareness antennas are up, and I take very detailed notes. My aim is to discover your true tolerance for risk and volatility, coupled with a clear understanding of your investment objectives and timeframe. This information which is gained over time becomes the basis for which I then apply my experience and understanding of the markets to determine how to best allocate your assets among different types of investments. Collectively, this insight is what allows me to create the most appropriate plan of action designed specifically for you.

My goal in 2011 is to take my understanding of you, your risk profile, and your personal and financial goals to a whole new level. In fact, I can't think of a better way to share my sincerity in this goal than to make known the fact that week after Christmas I received an official certificate from the United States Patent and Trademark Office on the process that I will use to do this. It is called **The Wealth WalkSM**. I applied for this mark back in April and I am excited to implement this new initiative with you. More information and a better understanding of its purpose and application will be forthcoming.

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An Epic Update

We hope that the New Year will bring with it many new and exciting things for you as a client of Epic Capital. In addition to The Wealth WalkSM, we will begin rolling out several other new initiatives in January and more as the year unfolds. Here is just a small sampling:

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- and The Epic Blog ! (on the www.EpicCapitalWM.com website)

Personally, I believe that 2011 will be a great year in many ways. Aside from my long awaited wedding day (April 16th, 2011), Epic Capital will hit the ground running with great enthusiasm and an eagerness to best serve you and your family's wealth planning needs, and to help make you a more knowledgeable and savvy investor in the process.

Looking Forward into 2011

My view on the market (despite us being at two-year highs as I type this), really hasn't changed much since last year. I'm a big believer that trends (both up and down) continue longer than most presume. There is great momentum behind this market, and the fundamental reason for this is very clear. The economy is improving. Albeit probably not nearly as fast as most would like to see it improve, but it is improving and that is undeniable. Housing and unemployment continue to be the biggest laggards in this recovery, but I don't think there will be any "second-shoe" to drop as many once predicted, and an even greater number feared. In fact, I expect things to improve modestly on both of those fronts, which should help the markets further. This should not be unexpected. When financial markets go through any period of malaise, they then begin to heal. This is being proven. In fact, since the market bottom in March of 2009, the S&P 500 is up an astonishing 85%. Since that time, not panicking paid well.

What I do believe is that one needs to be savvy in their selection of different types of investments. Creating better balance where possible, and taking some gains off the table in assets that could be a bit long in the tooth, should be considered. Also, lessening the correlative aspect between your investments is something else that we can look into for you. I've always tilted toward being an out-of-the-box thinker, and I really think one will need to be just that when considering opportunities in 2011.

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Thank You

Please know that I am always here to answer any questions that you may have, or to discuss anything that is on your mind (usually as it pertains to your finances, but I always enjoy a funny personal story or a great joke!). My clients are the purpose of my day, and you are a client – please, never hesitate to contact me. You are the reason I come to work each day.

Thank you for taking the time to read this, and thank you for your continued trust and confidence in me. I realize that you have almost unlimited choices where you can entrust your wealth and I am truly grateful that you choose to entrust it to us here at Epic Capital.

Happy New Year, and may 2011 bring you great health, wealth and happiness !



Edward R. Doughty

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