

COMPANY NEWS

Office hours are 8AM to 5PM Monday through Friday. Validated parking is available in the basement. I am available to meet at my office or any location that is convenient for you. Please call to schedule an appointment.

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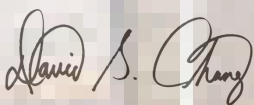
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You may also visit our website at, www.wealthbridgeinc.com. The site offers a number of tools, links, calculators, and other valuable financial information, so please log-on! If there are any questions or needs please call or email us at info@wealthbridgeinc.com.

We look forward to building a more prosperous future with you!

Very Respectfully,



David S. Chang
CEO / President

Kung Hee Fat Choy! Happy Chinese New Year! I wish you all the best for the year of the Tiger. I am here to support your financial goals for you and your families. As you all know, I have also decided to run for office as a state representative. Political office in Hawaii is a part-time position. It is important that we create a business friendly environment in order to maximize the benefits and services that each of you receive from my firm.

My goal will be to create that atmosphere for the benefit of the state of Hawaii and to each and every one of you! For more information please visit www.forDavidChang.com. To win I will need to raise money for the campaign. If you can contribute any amount no matter how small, please click the donate button on my website. With your support and investment in my campaign, we can win!

Tax season is here and with our current economy, it is critical to manage your taxes well and avoid unnecessary taxes. Jim Murphy, a CPA with over 30 years experience has contributed an article for this newsletter. Jim has joined WealthBridge Inc. and can help you with your taxes. Clients of WealthBridge will receive a lower rate if you need help with your taxes. Please contact us for more information!

MARKET UPDATE CORNER

Financial markets staged a remarkable recovery in 2009, coming back from the brink of disaster thanks to unprecedented rescue efforts by governments around the globe.

The Dow's low point on March 9, when it was down 53.8% from its all-time high in October 2007, turned out to be the start of a powerful rally. Although the gains slowed in December and the Dow slid 120 points on the last day of the year, it finished 2009 up 59.3% from its March low, the fastest climb since 1933. The Nasdaq Composite ended 2009 78.9% above its March low and up 43.9% for the year. Going into the new year, the economy seems to be showing enough momentum that few investors fear a sudden dip back into recession, although most still expect a slow recovery. Corporate earnings, which have been far

stronger than expected thanks to aggressive cost-cutting, seem on track to close out 2009 with another solid reading.

"We're probably still only in the early stages of a potentially big economic recovery but I think it's probably not until well into next year that investors begin to broadly recognize it," says Thomas Lee, U.S. equity strategist at J.P. Morgan Chase.

Mr. Lee thinks there's enough slack in the job market to keep inflation from becoming a near-term threat as companies begin hiring. That, in turn, should allow the Fed to keep interest rates low for a prolonged period of time, he says. He expects a decent year for stocks as the economic recovery takes hold. Improving fundamentals "should be enough to offset a modest rise in rates," he says, especially among technology and energy stocks.

FINANCIAL PLANNING

CORNER – Watch for the Tax Changes!

By Jim Murphy, CPA

In an effort to revive the economy, the federal government has implemented sweeping changes to your taxes. Listed below are just some of the major changes to the tax code that could impact many of your decisions when filing your tax returns this year.

- Many homeowners and businesses have been able to reduce or restructure their loans. The catch is that the forgiveness of debt is a taxable event. However you can make an election to defer that income until the year 2014. The gain can then be spread over five years from 2014-2018.
- The "Making Work Pay Credit" reduced the amount of tax withheld last year so refunds will be reduced from prior years. Some taxpayers who work more than one job could find themselves owing Uncle Sam this year.
- You may be entitled to take a credit for energy- saving improvements that you made to your home.

- Business owners will receive a break if they incurred losses last year. The losses can be “carried back” to prior years to offset income from successful years. The period has been extended from two years to five years. The election must be made by the due date of the return.
- Provisions in the law for the First-Time Homebuyer Credit allow the homebuyer to amend the 2008 return to claim the credit, even if the home was purchased in 2009. Provisions have been extended to help current homeowners who are moving, if the new home was purchased after November 6, 2009.
- You do not have to pay tax on unemployment compensation of up to \$2,400 per recipient.

These are just a few of the many changes that have been made from prior year rules. If you have any questions and need help with your taxes, please do not hesitate to contact us!

INVESTOR NEWS – Good Money Practices in the New Year

A new year often inspires new resolutions. Jumpstart your new year with these money tips.

- **Aim for a goal.** Articulate your goals, figure out how to achieve them and break each into smaller steps. Once you have a set destination and know how to get there, it becomes easier to stay focused.
- **Pay yourself first.** Whether you’re saving for retirement, an emergency fund or that dream vacation – put aside money for that goal first. Use automatic transfers and direct deposit to make saving effortless. Many of you already use automatic deposits into your investment accounts!
- **Keep saved money separate from spending money.** Live off of the money in your spending account and forget your saved funds. Establish separate accounts for long- and short-term goals as well. We do this by establishing retirement accounts and also brokerage accounts.
- **Pay more than the minimum.** With credit cards, the minimum payment may hardly make a dent in your overall balance. To dig yourself out of debt more quickly, funnel as much as you can toward the account. Once you’ve discharged the debt, only use credit cards for true emergencies or pay off the balance each month.
- **Get the highest rate for your savings.** Although you may want to have a big cushion for emergencies, what you really want is for that money to work harder. Our firm can create suitable higher-yield options for your savings that is safe but will get higher returns than a normal savings

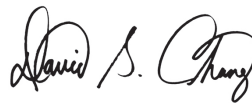
account.

- **Reward Yourself.** You don’t want to sacrifice so much to achieve your goals that you feel deprived. If you just paid off a credit card balance, don’t splurge on an expensive pair of shoes that put you right back into debt. Instead, rent your favorite movie and have your friends over.

We can help! It’s always easier to follow through on your New Year’s resolutions when you have help, and we’re here to work for you. Please contact us to find out how our services can help you in the New Year.

I am excited to work with each and everyone of you in 2010. As always, please do not hesitate to contact my team and I if you need anything. If there are any questions about your portfolios or other finance needs, please let us know!

Very Respectfully,



David S. Chang
CEO / President