

# *McCarthy Asset Management, Inc.*

Registered Investment Advisor

April 1, 2014

Dear MAM Client,

We plan to send out your quarterly report by the end of this week. Included with your report will be the attached 1<sup>st</sup> Quarter 2014 Letter. In the Letter we discuss:

- Happy Fifth Birthday Bull Market- Where Do We Go From Here?
- Fed May Raise Interest Rates As Early as Next Spring
- Penalty for Not Having Health Insurance

**Tax Reminders:** April 15<sup>th</sup> is the deadline for filing 2013 individual income tax returns and making 2013 IRA, SEP-IRA, Roth IRA and Education Savings Account contributions. It is also the deadline for first quarter 2014 Federal and State estimated payments. April 10<sup>th</sup> is the deadline for California property tax payments for the first half of 2014.

We have already uploaded to the MAM Web site ([www.mamportfolios.com](http://www.mamportfolios.com)) the March 2014 month-end values and performance for client portfolios.

Please let me know if you have any questions or comments.

*Steve McCarthy, CPA, CFP®*

Attached: Q1 2014 Quarterly Letter