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EXPERT ADVICE: FINANCIAL PROS SHARE THOUGHTS ON INVESTING

If you could make one change to your portfolio in 2010, what should it be?



PJ DiNuzzo president and chief investment officer, DiNuzzo Investment Advisors Inc.

"The one critical change for investors to make in 2010 in their

portfolios are any asset allocation changes to reflect their actual comfortable risk and volatility level. Many investors had been investing too aggressively and eschewing bonds and not considering their financial goals and necessary time horizon for their portfolio."