The Gazette

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FRUSTRATED with the Stock Market?

You Can Enjoy the Good Times and Avoid the Bad Years.

Did you know there is a means by which you can secure your investments against stock market losses and indirectly enjoy increases up to a cap?

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In the quest for financial independence, majority of Americans just follow the crowd. For years, investors have been bombarded with a constant stream of conventional financial wisdom which teaches that, 'qualified plans' like IRAs and 401(k)s always provide the most attractive retirement benefits. Almost all of such vehicles are invested in variable accounts (using individual stocks or mutual funds). Investors are then '*encouraged*' to focus on the long-term and simply ignore the on-going "*yo-yo*" effects.

Laser Financial Group has always maintained and taught that, there is a better approach and all the dogs barking up the wrong tree doesn't and will never make it the right one! When funds are directly invested in the stock market, a decrease in account value due to the market's loss is *real*. Even if it '*regains*' the value to where it was before the loss, it would have been better had the loss not impacted the account. A simple example will clarify this point: Let's assume you invested $10,000 and the S&P 500 index gained 10% that year, your investment account's balance will be $11,000 at the end of year one. If the index loses 10% the following year, your balance will drop to $9,900. In year three, if it gains 10% you'll now have $10,890. In a variable environment, whenever there is a loss it impacts the *entire* account balance including the principal.

We teach that 'serious cash' should not be *directly* invested in the stock market. Instead, we recommend more stable, less volatile investment strategies that provide a guaranteed floor and the ability to participate *indirectly* in stock market increases up to a cap. Using the same scenario (from above) and assuming a floor of 1%, a cap of 15% and a 100% participation rate, our strategy would result in an account balance of $11,000 at the end of year one. The $11,000 then becomes the new principal and even though the index lost 10%, the account will be credited the floor rate of 1%, hence an ending balance of $11,110. The value at the end of year three will, therefore, be $12,221 (10% gain on $11,110). Which of the two approaches would you rather have? An 8.9% or a 22.21% increase in account value?

Another important point most investors and their advisors miss is that, 'qualified plans' have too many '*government strings*' attached; there is a limit on how much you may contribute, when you can and cannot access your money without penalties. Most importantly, conventional advisors seem to ignore the two most important phases- when you withdraw your money for retirement income, and when you pass away and transfer remaining funds to your heirs. Income taxes deferred during the contribution and accumulation phases become due during the withdrawal and transfer phases. If you were a farmer, would you rather save tax on the purchase of your seed and pay tax on the sale of your harvest, or would your rather pay tax on the seed and sell your harvest without any tax on the gain? We prefer and teach how to get income tax-free harvests. In fact, majority of Americans believe that income tax rates will likely rise in the future, so why postpone the inevitable taxes to the future?

There is a means by which you can prevent your investments from losing value when the stock market maakes a negative return and *indirectly* enjoy the gains up to a cap. Not only that, but there is also a means by which you can draw out your retirement income tax-free. Are you interested in how you can accomplish this and join those who have discovered the safer, sheltered route to a secure retirement?

An educational seminar entitled **'Wealth Optimization'** is being conducted by Laser Financial Group. This seminar teaches concepts and gives insights based on facts, common sense and proven practical application to building and keeping true wealth.

This dynamic seminar will be held on **Saturday, October 25th, 2008 from 1:00 to 3:30 PM at the Provident Bank building located at 3720 Farragut Avenue, Suite 403, Kensington, MD 20895. There is easy access with plenty of free lighted parking.**

This educational seminar is taught nationally at a normal tuition of $99. However, Washington DC area residents are cordially invited to attend at **no charge by registering for complimentary tickets at www.laserfg.com or by calling (301) 949-4449.** Please RSVP right away as ticket availability is limited.