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## Investments evaporating? You CAN staunch the bleeding!

For decades, investors have wrongly been led to believe that simply by owning "well-diversified" portfolios with a "long-term focus," they would achieve their retirement dreams. You've likely been told by your financial advisor or heard the "experts" surmising that the solution lies in taking a long-term view, because in the long term, your investments will be OK. This is flawed thinking.

Samuel N. Asare, Senior Financial Strategist for Laser Financial Group, will present a free workshop at 11:30 a.m. on Saturday, August 29, at the C. Burr Artz Public Library, 110 E. Patrick Street, discussing how Laser's clients have protected themselves against recent stock market and real estate downturns, while still earning competitive, equity-linked returns during the good years.

Other discussion subjects will include how to guarantee

principal dollars; lock in all gains from year to year; accumulate, withdraw and transfer savings, income-tax free; and avoid taxes on up to 85 percent of Social Security benefits.

This past April, "60 Minutes" highlighted the stories of 59-year-old Iris Hontz and 60-year-old Alan Weir, who've seen nearly 50 percent of their entire life savings evaporate within the past year. Iris and Alan echo the comments of scores of other horrified investors: they faithfully followed the prescribed conventional advice.

No one should even imply - let alone claim - that holding stocks long enough will eliminate the risk. Do investors who've been in the market for a longer time see a smaller percent of losses? Of course not. So professing that the answer is to simply think long term is, frankly, false and absurd. What about those who are already retired or close to retirement? Are



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they still supposed to wait for the long term?

Our position is that the long term is simply the aggregate of the results that have occurred over shorter periods. If you keep losing in the short term, guess what has to happen in the long term?

We teach our investors to position themselves ahead of the incident, rather than needing to act in panic afterward. In spite of the market's cataclysmic drop, our clients have not lost a penny of their investments' values.

To register for this free event, please call (301) 949-4449 or visit [www.LaserFG.com](http://www.LaserFG.com) today!

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