

# The Most Important Piece of Retirement Planning Advice You'll Ever Hear: What You Don't Know Matters!

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As I consult with clients and speak at seminars, people often ask me to offer them my one best piece of advice. I usually try to give them something that relates to the specific scenarios they are facing. But what would be the single piece of advice I could offer every individual and family sincerely doing their best to build a better financial future?

Contrary to what some in the financial industry believe, that what people don't know cannot hurt them, I take the completely opposite view: What people don't know about money management *can* and *will* hurt them. In fact, just as in day-to-day life, what someone does not know about money could mean the difference between success and failure.

## Ignorance Doesn't Curtail the Effects

No parent allows their toddler to touch a hot frying pan or cross the street by themselves, simply hoping they won't get hurt because they don't know better. Or imagine yourself going out into the woods to hike and seeing a beautiful, woody vine you think looks amazing. You kneel down to touch it and take a few photos, rubbing the leaves as you do. But it turns out your beautiful plant is really poison ivy. How is not knowing working for you now?

After many years helping my clients plan for secure retirements, I've discovered that the majority of retirees experience, among other things, "retirement shock" as they realize—when it is usually far too late—that all their years of hard work, planning, and investing were wasted by following financial advice that really amount to little more than myth. What's deadlier still are the so-called financial advisors who do not



even know they are offering their unsuspecting clients these 5 misguided **pieces of advice**:

1. The amount of income tax you pay depends on how much money you make.
2. Paying off your mortgage quickly is financially savvy.
3. The stock market is the best place for long-term wealth accumulation.
4. The Roth option is best for tax-free accumulation and withdrawal.

workshop to be held Saturday, November 7, in Kensington, Md., at 11:30 a.m. You'll also discover how to guarantee your principal, lock-in your investment gains so you do not lose when the stock market plunges, and access as well as transfer remaining funds to your heirs, income-tax free.

Attendees will receive complimentary copies of our two just-released edu-

5. Investments with the highest returns produce the most income.

While it's understandable why people might believe these statements, the five assertions above are inaccurate and complete myths.

Laser Financial Group is sponsoring a presentation that will dispel these myths and teach simple truths you can count on to build a secure financial future at a **free**

ational books, titled *5 Mistakes Your Financial Advisor Is Making and Don't Allow Your IRA/401(k) to Harm Your Retirement!* To reserve your seat, please call (301) 949-4449 or visit [www.laserFG.com](http://www.laserFG.com) today, as seating is extremely limited. 



*Samuel is a gifted, highly sought-after speaker and Senior Financial Strategist with Laser Financial Group. He holds an MBA, is a Chartered Retirement Planning Counselor, and a Chartered Mutual Funds Counselor. To schedule your complimentary consultation, sign up to receive his free weekly columns, or book Samuel to speak to your group, please call (301) 949-4449 or visit [www.laserFG.com](http://www.laserFG.com).*

## Are You Ready for Retirement?

Learn how to:

- Guarantee principal dollars
- Earn competitive returns
- Lock-in gains
- Access your money, tax-free
- Avoid tax on Social Security benefits
- Transfer to heirs, income-tax free
- Successfully manage real estate equity



Attendees will receive complimentary copies of 2 new books:

*5 Mistakes Your Financial Advisor Is Making*  
*Don't Allow Your IRA/401(k) to Harm Your Retirement!*

**Join us on Saturday, November, 7, 2009 at 11:30 a.m. @ M&T Bank Building in Kensington, MD**

*Seating is limited. Reserve yours today!*

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