



Probability Is **NOT** a Retirement Strategy

BY SAMUEL N. ASARE
MBA, CRPC, CMFC

It is an indisputable fact that the vast majority of Americans—guided by their financial advisors—leave the success of their retirement nest eggs entirely to chance. Think about it. Most people invest their nest eggs on the probability that, come the time for their retirements, they might end up with amounts sizeable enough to enable them to enjoy their desired lifestyles. However, what this means is that there is also a possibility that these variable funds might end up being far less than necessary, or perhaps they will even be completely lost.

Your own advisor, favorite radio or TV financial personality, personal finance magazine, or finance-related blog you highly esteem may have convinced you that insofar as you have a “well-diversified” portfolio and a “long-term” perspective, things will turn out just great. Although that may sound good and perhaps even have been the case in the past, you need to understand that it is still simply pure theory! A well-diversified portfolio and/or long-term strategy cannot and will not eliminate the possibility that your variable investments may experience devastating losses from which you might never be able to recover, period!

The fact of the matter is that millions of retirees (some within a few years of retiring) now wish they had known better and paid attention to this reality before the September 2008 stock market tsunami. The reality for those Americans is that when their so-called long-term rolled around, their well-diversified nest eggs stood decimated; meanwhile, their biological clocks keep on ticking. What now? Are they supposed to wait for another magical long-term? Do you consider approaching a retirement that is certain with a strategy hinging on uncertainty to be even a remotely good idea?

In October 2010, the Merrill Lynch Affluent Insights Quarterly Survey, found that “61 percent of the affluent Americans surveyed expect to retire later than they had originally planned, up from 29 percent in January 2010.” Remember, these are people who had been receiving financial advice for all those years. But it seems their so-called advisors failed to

recognize the simple reality that probability works in both directions. That is both sad and scary. So what about you—what’s your strategy?

Your Dream Retirement Requires a Full Dose of Reality and Common Sense

Did you know there are folks who are virtually unaffected by stock market dips, including the recent market crash? In fact, their portfolios did not lose even a penny of value! Instead they have made gains every year. And as the markets begin to recover, their gains will only get better. Unlike those who are now trying to play catch-up, these investors will not have to delay their retirements—and those who were already retired did not have to endure any unpleasant changes to their lifestyles. Doesn’t this sound like a better approach to retirement for everyone?

Would you rather be trendy and possibly end up a broke retiree, or be atypical and set for life? Regardless of where you are in your planning process—even if you’re already retired—please join us for an *eye-opening, absolutely no-strings-attached, educational workshop* where you’ll learn about proven, practical, and realistic strategies you can begin implementing right away to ensure that you, too, will enjoy a truly comfortable retirement.

The event is scheduled for 11:30 a.m. on Saturday March 26, 2011, at the Holiday Inn in College Park – right next to Ikea, off Exit 25-A. Admission is free, but seating is extremely limited so we encourage you to reserve your spot right now by calling (301) 949-4449 or visiting LaserFG.com. Free copies of the acclaimed book, *5 Mistakes Your Financial Advisor Is Making* will be distributed at this event. 



A senior financial strategist with Laser Financial Group, Samuel N. Asare is an accomplished personal finance expert, a Chartered Retirement Planning Counselor, a Chartered Mutual Fund Counselor, and author with years of experience in retirement income

planning. He regularly contributes to and is featured by various media outlets, including TV and radio. For your complimentary consultation, to sign up to receive Samuel’s weekly columns, or simply for great retirement insights, call (301) 949-4449 or visit www.LaserFG.com

3 Out of 4 Retirees Will Outlive their Savings!



*Avoid becoming one of them
...because Probability is NOT a Strategy*

Join us on Saturday March 26, 2011 – 11:30 a.m. at the Holiday Inn (next to Ikea), College Park, MD for an educational Workshop where you’ll learn proven, practical, and legally sound strategies to ensure:

- You’re protected from future stock market dips
- You’ll never run out of income – irrespective of how long you live
- You’re positioned to eliminate taxes on up to 85% of your Social Security checks

FREE Admission with Absolutely No Strings Attached but Seating is Limited!

Reserve Yours NOW! 301.949.4449 or LaserFG.com

Free copies of the acclaimed book, *5 Mistakes Your Financial Advisor Is Making*, will be distributed at this event.