



Is “Comfortable Retirement” Starting to Seem Like a Pipe Dream for You?

By SAMUEL N. ASARE

As a retirement investor (or already retired person), would you say that your number one goal—above everything else—is to have a consistently reliable income that will enable you to experience your dream retirement for as long as you live? If you’re like most retirees or soon-to-be retirees, the answer is an unequivocal YES! In fact, that has been the response (or, more appropriately, the wish) of just about every person we’ve encountered in our nearly two decades as financial professionals.

In reality, though, a frightening number of Americans arrive at retirement with great disappointment—financially speaking, at least—after all those years of hard work, saving and investing. Almost every survey published over the past several months echoes this unfortunate dilemma. The saddest thing here is that most Americans have religiously followed the advice and guidance of their so-called financial advisors throughout the years—and thought they were doing just fine.

So what could possibly be wrong? We have always maintained that many retirement investors (guided by their financial advisors) completely ignore reality. Many invest their nest eggs directly into the stock market, under the general impression that over the long haul they’ll be able to enjoy their desired retirements. The problem with this view of the stock market is that it’s based entirely on hope, while in actuality hope is not a retirement strategy. It never has been and never will be.

Many in the financial profession, either intentionally or unintentionally, tend to magnify the upside possibility of gains associated with the stock market and, quite frankly, downplay the risk of loss. But does that sort of hope change reality? It’s true that you can make a lot of money in the stock market, but it’s also true that you can lose a lot of money, including some or all of your seed money. How often do you hear your advisor discussing the downside?

Since we have no control over that old biological clock, our eventual retirement is all but guaranteed—some might even say it’s certain. So why would approaching the certainty of retirement with a strategy built upon uncertainty be even a remotely good idea? The thing is, if the growth and security of your retirement nest egg are completely at the whim of the stock market, how can you be assured of that secure retirement you desire?

At Laser Financial Group, our retirement investors do not endure any losses when the stock market dips. In these uncertain times, we’re proud to share that none of our clients has lost even a dime

of their portfolios’ values. Instead, their money continues to grow every year! Our clients’ investments have remained steady, and they know they will never have to endure any unpleasant decreases in their retirement incomes, work much longer to “make up” for what the stock market has eroded, or lose sleep every night worrying about the longevity of their incomes.

That is not fantasy—it’s a reality for dozens/hundreds of everyday retirement investors just like you. It is possible because they utilize a powerful investing strategy that links their nest eggs to a stock market index and, by contract, guarantees and completely insulates their savings from stock-market risk. When the market dips for whatever reason (recession, financial turmoil in Greece, etc.), they won’t lose anything; however, when the market gains, their portfolios increase up to a certain cap. It’s that simple: make money when the market rises and avoid losses when it dips. Can you afford to keep gambling with your nest egg, or does this sound like a better plan?

As 2011 comes to a close, we invite you to schedule a complimentary consultation with one of our professionals by calling 877.656.9111 to discuss your present situation, as well as your concerns, challenges and aspirations. We’ll conduct a thorough review of your current financial status and provide you a detailed, customized proposal that you can actually understand. The amazing thing is that whether you like the proposal or not, you’ll owe us nothing—absolutely no strings attached!

For a limited time only, you can download a free copy of our acclaimed book, *5 Mistakes Your Financial Advisor Is Making* (which retails for \$12.95) on our website, LaserFG.com. We wish you and your family a restful, peaceful, blessed holiday season and a wonderfully happy 2012!

About the Author

Samuel N. Asare is the senior strategist at Laser Financial Group, L.C., an accomplished income planning expert, a Chartered Retirement Planning Counselor, Chartered Mutual Fund Counselor, and author with a superb ability to simplify complex financial strategies. He regularly contributes to and is featured by various media outlets, including TV and radio. To request your complimentary, no-obligation consultation, get straight-forward answers to your questions, or simply for great retirement insights, call (301) 949-4449, visit LaserFG.com, or connect at facebook.com/LaserFG



You’ll Have Plenty to Do During Retirement – Worrying About Income SHOULDN’T Be on the List!

Our Suggestions will help you secure your nest egg – and retirement income – for LIFE!

To some, that may seem impossible, but our clients know it’s guaranteed peace of mind.

Consultations are complimentary, with absolutely NO Strings attached!
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