

# There's a 3rd (Little-Known) Approach to Investing

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Many Americans are under the *wrong* impression that when it comes to accumulating retirement money, they have only two basic choices: (1) directly dabbling in the stock market or (2) using fixed-interest instruments like CDs or bonds.

Obviously, investing in the stock market comes with the possibility of making a boatload of money but it also comes with the risk of losing everything. On the other hand, while the popular fixed alternatives don't have safety issues so to speak, their growth opportunities tend to be very limited. Hence the

dilemma: *How do you grow your nest egg at a decent rate and still protect yourself from the stock market's risk?*

Here's the thing. Believe it or not, there's a third approach to investing that solves this problem to a very large extent. Let's call it the linking strategy. Here's how it works: First, all of your seed money is protected from Day 1, so you know you won't lose any of your principle. Then you *link* the growth of your investment to the appreciation of a given stock market index, such as the S&P 500 or the DOW, up to a certain cap. As a result, whenever the stock



market/index increases, your portfolio also increases up to your cap. The thing here is that you won't lose anything (yes, not even a penny!) when the stock market dips for whatever reason.

This could ensure you're earning competitive stock market-linked returns in the good years, while completely shielding both your seed money *and* gains during downturns. Powerful, isn't it? So, looking back at your own portfolio over the years, would things have been much different—in a positive way—if you had been using this approach?

I'm guessing the million dollar question on your mind right about now is: Why haven't I heard about this option before? In fact, nine out of ten folks I meet haven't heard about it either, and I'm not about to start a witch hunt now to determine why that is so. Maybe the fact that a financial company (or advisor) is required to carry a specific license

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in order to offer this option to their clients has something to do with it.

This much I can tell you: What we're talking about here is not some fancy, exotic option reserved for a special group of investors. Over the past 17 years or so, millions of Americans from all walks of life have used (and are still using) it to

successfully grow *and* protect their investments—and I'm pretty sure you can, too.

As one of my mentors would often say, what you don't know matters as much as what you know! If you'd like to learn more or have any questions, please contact us for the straight, clear answers you need to weigh your options. Call us at 877.656.9111 or visit us online at [www.LaserFG.com](http://www.LaserFG.com) to schedule your complimentary, absolutely no-strings-attached consultation today!

#### About the Author

Samuel N. Asare, MBA, CRPC, CMFC, CTP, is the senior strategist at Laser Financial Group, and a noted retirement income planner. He's the celebrated author of several personal finance books, the acclaimed *Proven*, *Common-Sense Wealth Building* blog, and a regularly featured expert in various media including radio and TV. Samuel's firm trains financial professionals on a variety of retirement-related subjects, and he regularly speaks to investors about how to retire successfully. Please visit [LaserFG.com](http://LaserFG.com), or call 877.656.9111 for more practical insights or to schedule a complimentary consultation.



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