

# Ready to Retire?

## Is Your Retirement Plan CERTAIN and REALISTIC?

by SAMUEL N. ASARE  
MBA, CRPC, CMFC, CLU

The unfortunate reality in America today is that after years of hard work and investing, a staggering number of retirees continue to face the ugly ordeal of outliving their savings. In fact, studies tell us that the number one fear of Americans, above everything else – even including a terrorist attack – is running out of retirement income. According to the most recent *Retirement Confidence Survey* published by the Employee Research Benefit Institute, only about 18 percent of Americans are confident about having enough money to live comfortably in retirement.

What I find even more alarming is that most pundits seem to blame this predicament squarely on the average investor – for apparently not saving nearly enough or failing to diversify properly. While that may be true in some instances, based on my eye-witness observations into thousands of retirement plans over the course of my career, I tend to believe the overarching reason preventing millions of folks from enjoying the financially stress-free retirements they envisioned is unrealistic and flawed financial advice. One might expect that, as is usually the case in college and professional sports, as well as almost every other enterprise, the coach (or financial counselor, in this case) would face some intense scrutiny and be held accountable for what is clearly a dismal outcome.

Here's the bottom line: Is it realistic to leave the money earmarked for your *certain-to-arrive retirement* at the whim of a stock market whose exact next moves no financial expert on the planet can predict? Of course, we always hope for the best outcome. But will hope ever change the fundamental truth about how the markets work?

For the record, I'm not suggesting that you avoid the stock market. I am, however, suggesting that you have a realistic expectation of how things might turn out and resist the temptation to invest your retirement nest egg as though it were an optional luxury – unless, of course, it really is.

Did you know there is a proven investing strategy that will allow you to make gains up to a certain cap when the markets go up, with the ability to lock in your gains each year so that your retirement won't be in jeopardy should the market dip? Additionally, you can guarantee a specific lifetime income for you (and your spouse),



regardless of what the stock market does and irrespective of how long you both end up living. What is particularly interesting here is that you may plan in such a way that if the markets outperform your guarantees, you can still benefit from the uptick, but if things don't turn out so well, you can rest assured of a certain guaranteed lifetime income.

I can only speculate, but might the millions whose retirement lives stand devastated or those who are losing sleep over the possibility of outliving their savings have appreciated knowing about some of these options? While many so-called financial advisors are, quite frankly, in denial and will only tell their clients about the specific products offered by their firms, in the end you must do what you think is best and realistic for you and your loved ones.

Regardless of how close you are to retirement – even if you are already retired – an objective and independent Laser Financial Group professional can review your existing plan and offer you practical suggestions to help ensure

your secure retirement. Just call 877.656.9111 or visit LaserFG.com to schedule your complimentary, no-obligation session right now!

**There is a proven investing strategy that will allow you to make gains up to a certain cap when the markets go up, with the ability to lock in your gains each year so that your retirement won't be in jeopardy should the market dip.**

Samuel N. Asare, MBA, CRPC, CMFC, CLU, CTP, CBM, is a noted retirement planner, author of multiple books, the principal and lead wealth advisor at Laser Financial Group. His years of hands-on experience and uniquely extensive background in many areas of retirement planning have made him a regularly featured expert in several media outlets. To request your complimentary private consultation or simply get practical retirement insights, call 877-656-9111 or visit [www.LaserFG.com](http://www.LaserFG.com).