

Is Your Retirement Portfolio Making Money for You – or FROM You?

by SAMUEL N. ASARE
MBA, ChFC®, CRPC®, CMFC®, CASL®, CLU®

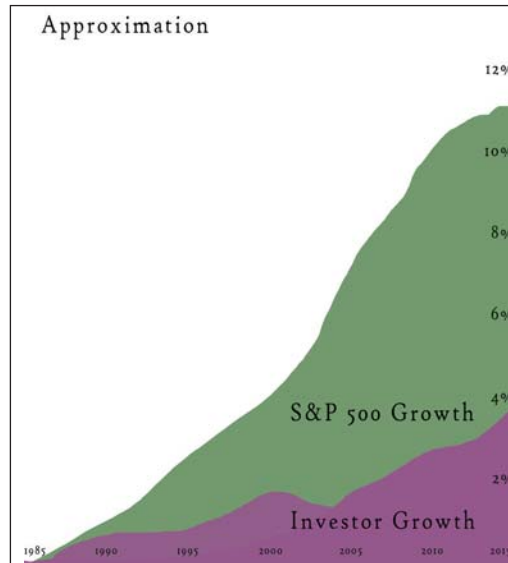
At the end of it all, when the rubber finally meets the road, the one question every single one of us must face is whether or not our retirement planning efforts paid off. While virtually every financial advisor would claim that your portfolio is, for lack of a better phrase, the best, the evidence proves otherwise: the vast majority of folks inadvertently throw away their hard-earned money.

According to the most recent study published by the independent research firm DALBAR, the average U.S. stock-based mutual fund investor earned only a dismal 3.7 percent a year over the past 30 years, although the S&P 500 Stock Index gained 11.1 percent a year during the exact same time period. So the average investor has earned 7.4 percent less than what the S&P 500 Index has returned over the past three decades. No matter how you slice and dice it, that is pitiful!

I'm aware that this isn't a study most advisers would reference, and some would even go so far as to attempt to discredit DALBAR's findings. The fact of the matter is that every study on this particular subject from a variety of different sources seems to be suggesting the same troubling outcome – that folks are not getting anywhere meaningful with their portfolios using traditional methods.

In my humble opinion, the crucial question here is: Why aren't people getting anywhere near what the market is actually returning? Based on the portfolios I've reviewed over the years, I'd suggest that it is mostly due to inefficient asset class diversification and excessive turnover costs. Although we have Nobel Prize-winning academic investing models that have proven to capture market returns, many investors seem to instead engage in the very things we know to hurt returns: stock picking, speculation, and market timing.

You are obviously investing with the intention of creating a secure financial future. But are you sure that your existing portfolio is really going to get the job done? Are you paying too much in unnecessary fees that you may



not even be aware of? How do your returns compare to the market's return for your specific asset classes?

Join us for a strictly educational workshop that will help you to open the hood of your own investments and finally see what's happening inside. Be our guest on Saturday, March 28 at the Johns Hopkins University (Rockville campus) at 11 a.m. prompt.

Please note that although there is no cost to attend, you must pre-register by calling us at (877) 656-9111 or visiting LaserFG.com and clicking on "Presentations" to reserve your spot and get directions. Our workshops usually fill up very quickly, so go ahead and reserve your seat right away. You've already put in the years of hard work. Shouldn't you make sure that every single dollar counts?

The views expressed herein are not intended as tax or investment advice, or as solicitation for the purchase or sale of any particular security. All investing involves risks and costs, and specific outcomes are not guaranteed. Please be sure to request a prospectus or other pertinent documents and review them carefully before investing.



Samuel N. Asare, MBA, ChFC, CRPC, CMFC, CASL, CLU, CTP, CBM, author of multiple books, is the principal and lead wealth advisor at Laser Financial Group. His years of hands-on experience and extensive background in many areas of retirement planning have made him a regularly featured guest in several media outlets across the nation. To learn more about him and gain practical retirement insights, call 877.656.9111 or visit LaserFG.com.

Are you **REALLY** getting the best bang for your hard-earned money and years of tireless effort?

the sooner you know...

Join us for a strictly educational workshop to learn how to independently verify what's really happening inside your own investments.

March 28, 2015 @11a.m.
Johns Hopkins University (Rockville campus)

Attendance is free, but you *must* pre-register:
Call **877.656.9111** or visit **LaserFG.com**
for specific details and directions.

LASER FINANCIAL GROUP

Proven Time-Tested Results with Integrity!

Not a solicitation for the purchase/sale of any particular security.

