

# Is Your Investment Portfolio Really Doing What You Think It Is?

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

Unfortunately, with each passing day, more and more Americans are arriving at retirement only to discover the dreadful reality that their nest eggs did not produce the results that they had envisioned. According to the most recent numbers published by the Employee Benefit Research Institute in its 24th Annual Retirement Confidence Survey, only 28 percent of retirees are very confident about having enough money to live a comfortable retirement. In other words, the other 72 percent of retirees (that's 7 out of 10) find themselves at the dreadful crossroad of not having enough money for a comfortable retirement. As a result, they may have to significantly lower their standards of living or get back out into the workforce just so they can survive.

While many reasons may have led to this unfortunate outcome, not a single one of the folks who find themselves in this predicament intentionally set out to use substandard investment portfolios with inefficient asset classes and/or ridiculously high and unwarranted fees. Obviously, right? Who would knowingly do such a thing? However in hindsight, that's exactly what has happened. In fact, the Center for Retirement Research at Boston College, citing data from a recent HSBC study, reported that two out of five retirees whose retirement portfolios performed poorly said they weren't aware that they had substandard portfolios until it was far too late.

Here's the million-dollar question for you to seriously ponder: Could you be missing something crucial with your very own investments? You are doing your part, working tirelessly and setting aside as much money as you possibly can for retirement. But understand that is only one half of the equation. You also want to make sure that your investment portfolio is actually doing what it's supposed to do – help you to grow your money and not the other way around.

So are you sure that your portfolio is efficient? How do you measure the success – and for that matter, the failure – of your investments? Are you aware of all the fees that are impacting your account? Is it possible that you're paying excessive fees, including some that you may not even be aware of?

You only get to retire once, so please make sure that every single cent of your hard-earned money will count. Irrespective of where you are in your retirement planning, including even if you're already retired, we invite you



to join us at our next educational workshop where you will learn how to open the hood of your investment vehicle so that you can verify what's really happening inside. The workshop will be held on Saturday, May 30th, 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 either calling us at (877) 656-9111 or visiting LaserFG.com and clicking on "Presentations." Our workshops always fill up rather quickly, so call or go online right away to secure your spot.

*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.

May 30, 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.

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