No More Sleeple$$ Nights

End YOUR Money Worries Today!

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Have you ever wondered why so few become truly financially secure when so many are investing? We believe it's because conventional financial advisors have been and still are dead wrong!

For decades, investors have wrongfully been led to believe that simply by owning "well-diversified" portfolios with a "long-term focus," they would achieve their retirement dreams.

In April 2009, "60 Minutes" highlighted the stories of 59-year-old Iris Hontz and 60-year-old Alan Weir, who've seen nearly 50 percent of their entire life savings evaporate within the past few months. Iris and Alan echo the comments of scores of other horrified investors: they faithfully followed the prescribed conventional advice.

The "Long-Term" Fallacy

You've likely been told by your financial advisor or heard the "experts" surmising that the solution lies in taking a long-term view, because in the long term, everything will eventually be okay. This is flawed thinking.

No one can even imply—let alone claim—that holding stocks long enough will remove the risk. Do investors who've been in the market for a longer time see a smaller percent of losses? Of course not. So to profess that the answer is to simply think long term is, frankly, false and absurd.

All this long-term talk amounts to telling investors they cannot afford to be old yet, that they must delay retirement. But what about those who are already retired? Are they still supposed to wait for the long term?

The Common-Sense Alternative

Our position is that long-term is equal to the aggregate of the results that have occurred over shorter periods. If you keep losing in the short term, guess what has to happen in the long term?

We teach our investors to position themselves ahead of the incident, rather than needing to act afterward. In spite of the market's cataclysmic drop, our clients have not lost a penny of their investments' values.

Imagine where Iris Hontz, Alan Weir, and other worried investors would be right now if their portfolios had not lost any value during this economic tsunami and instead, they had earned contractually guaranteed interest! Yes, while the stock market plummeted, their accounts made gains. And imagine if, when the markets recover, they earn competitive equity-linked returns—up to a predetermined cap.

This is no dream. It's not only possible, it happens for our clients every day. Isn't this just plain old common sense?

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