Why Lose Even a Penny of Your Investments When Such Losses Are *Completely* Preventable?

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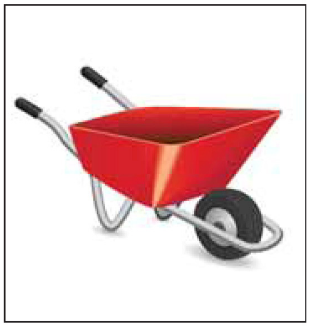
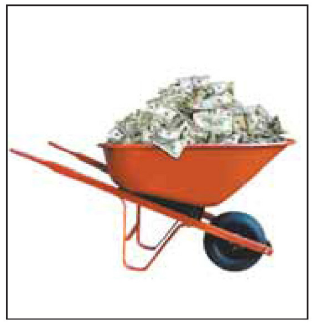




Come with me on a hypothetical financial journey of exploration and intrigue. Let's say you had invested $100,000 in the S&P 500 Index on January 1, 2008. With all other things being equal, the value of your account would have diminished to approximately $61,500 by December 31, 2008, because the S&P 500 Index plummeted by 38.5 percent during 2008. However, in 2009 it gained approximately 23.5 percent, so your investment would have increased in value to $75,953, as of December 31, 2009. Looking back at that original $100,000 investment, you would have lost 24 percent over the course of two years.

Did this have to happen? Most financial advisors would tell you that losses are just the costs associated with the risks of the market. We, on the other hand, believe that investing directly IN the stock market is never a savvy idea—which is why we LINK our clients' investments to a stock market index with contractually guaranteed minimum and maximum caps, as well as the ability to lock in all their yearly gains. Can you imagine what those kinds of results look like?

A Comparison That May Astound You

Consider Donna's $100,000 investment, which was linked to the very same S&P 500 Index in which you hypothetically invested on January 1, 2008. The difference is that Donna has a minimum guarantee of 5 percent and a cap of 15 percent. Although the index lost 38.5 percent during 2008, Donna's account's balance was $105,000 on December 31, 2008, because she received the minimum 5 percent interest. And even though she had a 15 percent cap on her growth for 2009, her balance as of December 31, 2009 was a healthy $120,750. So, in effect, she increased her original investment by nearly 21 percent during the same time period that you lost 24 percent, with zero market risk!

More importantly, Donna, is utilizing a nonqualified account which grants her tax-free access to her funds—including the gain of $20,750—anytime, even before age 59 ½, and upon death, her named heirs would receive any remaining funds, income-tax free!

The difference between the two approaches is not just $44,797 more for Donna at the end of the same two-year period (your $75,953 versus her $120,750), but also control, peace of mind, night after night of tranquil sleep!

Back to Reality

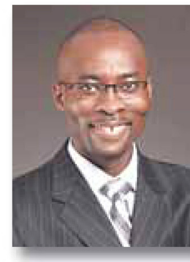
Where would your ACTUAL portfolio be today, had you been utilizing our proven strategy? How soon, easy, and likely would it be for the average investor's balance to catch up and overtake Donna's? Of course, no one knows for sure, but do you really want to hope and pray that you eventually make up the difference over time? Our hope is that the millions of hard-working investors seeking comfortable retirements become better informed so that they can make smart investment choices.

You have probably heard the so-called experts surmising about or had your own advisor tell you to focus on the "long-term," as though what happens to your investment over one or two years is no big deal. Are these professionals saying—or even implying—that in the "long-term," whenever that is, all market risk will be eliminated? If they are, they're wrong! The long term is simply an aggregate of the occurrences over shorter (year-to-year) periods. So if your portfolio nosedives in the short term, guess what has to happen when the long term finally arrives?

We encourage these advisors to actually crunch the numbers using our commonsense approach over whichever period they choose. On doing so, they're likely to receive the shock of their lives. We cannot say for sure what the market will do, but we do know FOR SURE that it's never a smart idea to put your retirement funds or your children's college funds at the direct mercy of the stock market—regardless of how much time you may have to build your investment.

Your Opportunity to Discover

Fact is, while the markets will continue to fluctuate, the clock never stops ticking. Regardless of where you are in your planning process—even if you are already retired—we encourage you to schedule a private, free, no-obligation consultation to assess your options and discover the other pieces of the puzzle. Please call (301) 949-4449 or visit www.LaserFG.com to schedule your consultation today! Saturdays and evenings are available. You will also receive a complimentary copy of our eye-opening book: "5 Mistakes Your Financial Advisor Is Making."



A senior financial strategist with Laser Financial Group, Samuel is an accomplished personal finance expert and author with years of experience in retirement planning. He regularly contributes to and is featured by various media outlets, including TV and radio.