

If You're Uncertain about the Stock Market and Taxes, How Can You be Sure You Won't Outlive Your Savings?

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Saving for retirement comes with many challenges, but the two most crucial threats are stock market downturns and taxes.

With memories of the September 2008 stock market crash still lingering – coupled with the recent wild rides – one needs no convincing that a variable investment could significantly delay or completely destroy your retirement. Regardless of what anyone might have told you otherwise, investing IN the stock market is an extremely dangerous gamble. The thing is, irrespective of your time frame or how well “diversified” your portfolio may be, you must always grapple with this question: If there were a significant market drop just as I was about to retire, would I have enough time to “recover”?

To add to the frustration, you may be in for a huge surprise when you go to access your 401(k) or 403(b) nest egg – finding out when it's way too late that your income tax bracket is not nearly as low as you were led to believe it would be. And given the current insurmountable budget crisis facing both federal and state governments – and the inevitable tax hikes on the horizon – the situation becomes even more dismal. Many face additional taxation on up to 85 percent of their Social Security checks.

Here's How to Overcome the Challenges

By implementing Laser Financial Group's proven, practical, and time-tested strategies, you can ensure that you will:

- Enjoy positive returns when the market is up, but protect your investments when it's down – so you don't lose anything.
- Accumulate and access your retirement income, completely tax-free.
- Transfer what is left to your heirs, income-tax free!

This is not a dream – it happens every day for families just like yours. In fact, by following these strategies, our clients' retirement portfolios were essentially unaffected by the 2008 market crash – their retirement incomes did not change, nor were they forced to delay their retirements. Once the markets begin to show improvement,




the situation will only get better. Our clients also are not dreading any possible income-tax increases, because under current IRS rules, their income is nontaxable – and by this we mean legitimate Title 26 stuff, not those crazy loopholes.

Your Retirement Is Certain – Shouldn't Your Investment Strategy Have Some Certainty, Too?

Regardless of where you are in your planning process – even if you are already retired – *The Maryland Women's Journal*, in conjunction with Laser Financial Group, cordially invites you to attend a *free, no-obligation, educational* workshop so that you can learn how to maintain control and secure your portfolio while you grow it. The workshop

will be held at 11:30 a.m. on Saturday, July 24, 2010 at the Holiday Inn (next to Ikea, right off exit 25A) in College Park, Md.

All attendees will receive complimentary copies of the acclaimed book, *5 Mistakes Your Financial Advisor Is Making*. Seating is limited and is available on a first-come, first-served basis. Please call (301) 949-4449 or visit www.LaserFG.com to reserve your seat now. 



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. For

your complimentary consultation or to sign up to receive Samuel's weekly columns, call (301) 949-4449 or visit www.LaserFG.com



**3 out of 4 retirees will outlive their savings
- avoid becoming one of them!**

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On Saturday, July 24, 2010 11:30 a.m.

at The Holiday Inn (next to Ikea) Right off Exit 25A,
College Park, Md.

Please see page **2** for ticket information.



3 out of 4 retirees will outlive their savings - avoid becoming one of them!

Join us for a life-changing, educational workshop where you can expect to learn how to:

- Protect your savings when the market plunges, but make money when it's up!
- Draw retirement income and transfer remaining funds to heirs, income-tax free!

Attendees will receive complimentary copies of the acclaimed book "5 Mistakes Your Financial Advisor is Making."

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It's **free** and there's **no-obligation** but you must **pre-register**

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Space is limited, reserve yours now!

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