# An Ounce of Prevention

## How to Keep Growing Your Nest Egg Amid All the Stock Market Drama

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Living in the post-September 2008 investment world, chances are high that you know someone – quite possibly even yourself – whose investment portfolio took a nose dive, courtesy of the spiraling events that crashed the stock market. And if you suffered a major loss, you are likely still just limping along. At the top of your list of woes may be worry over when you might regain your lost value – if ever – let alone concern about finally starting to make gains again.

Although traditional advisors are, as usual, admonishing worried investors to "hang in there" and remain "focused on the long term," we'd like to point out that not one of these so-called advisors/experts predicted the approach of this devastating economic tsunami. So, honestly, how wise is it to depend on their abilities to predict your nest egg's future now? The GREAT news, though, is that we all know with 100 percent certainty exactly what the market will continue to do: fluctuate, up or down! Beyond this, however, no one has even the slightest idea of the market's next move.

So the natural question that you, as an investor, must ponder is: *Does your strategy reflect reality?*

**An Unpredictable Market *Shouldn't* Be Intimidating**

At Laser Financial Group, we are proud to note that not one of our clients' invested portfolios lost even a cent during the exact same period that millions of other investors witnessed the near-extinction of their life savings. Wondering how that is possible?

We utilize a powerful, proven strategy that ties our clients' savings to a stock market index with minimum guaranteed interest rates and upside cap rates. So, in addition to protecting all of their principal dollars, this system affords them the opportunity to grow their savings when the index – such as the S&P 500 – appreciates, but without any market risk during bad years. In effect, when the market increases, they gain (up to the predetermined cap); however, when it plunges they don't lose anything!

By way of illustration, let's say Julie invested $100,000 using this common-sense methodology by *linking* it to the S&P 500 Index, with a guaranteed interest of 3 percent, and a cap of 15 percent. So if the S&P 500 index were to lose, say 10 percent, Julie would not lose any portion of her $100,000. Instead, she would gain the guaranteed minimum interest of 3 percent (or $3,000), therefore ending the year with a total of $103,000!

Then let's say the market bounced back the following year, and the S&P 500 index gained 20 percent. Julie's account would earn up to the 15 percent cap on her previous $103,000 balance, or $15,450, thereby increasing her balance to $118,450!

If Julie had followed the traditional *in-the-market* approach, she would have ended that exact same two-year period with a total of only $108,000. True, this is a hypothetical illustration, and we are sure you have heard 1,001 reasons and seen one statistic after another about why you should count on your variable investment to deliver eventually. But isn't it about time that you took market risk out of the equation and introduced some degree of stability and certainty into your future retirement? After all, do you really want to gamble with funds earmarked for your retirement, which is ***certain to arrive or already here?***

**Ready to Protect the Rest of YOUR Future?**

Come join us for a *no-pressure, no-obligation, educational* workshop on Saturday November 6, 2010 at 11:30 a.m. to learn more, get your questions answered, and discover the secure, sheltered, and more realistic route to a comfortable retirement without any stock market drama. The workshop will be held at the Holiday Inn in College Park, Md., next to Ikea, off exit 25A.

Admission is *free*, but you must reserve your spot now by calling 301.949.4449 or visiting LaserFG.com, because seating is extremely limited. All attendees will receive complimentary copies of the acclaimed book, *Five Mistakes Your Financial Advisor Is Making.*.

*A senior financial strategist with Laser Financial Group, Samuel N. Asare is an accomplished personal finance expert, a Chartered Retirement Planning Counselor, a Chartered Mutual Fund Counselor, and author with years of experience in retirement income planning. He regularly contributes to and is featured by various media outlets, including TV and radio. For your complimentary consultation, to sign up to receive Samuel's weekly columns, or simply for great retirement insights, call (301) 949-4449 or visit www.LaserFG.com.*