

Is Your Investment Portfolio R-E-A-L-L-Y Paying Off?

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Are you getting the most reward out of your investments? You are doing your part by working tirelessly and setting aside as much money as you possibly can for retirement. However, understanding 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 wealth instead of the other way around.

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 27th Annual Retirement Confidence Survey, only 32 percent of retirees are very confident about having enough money to live comfortably throughout their retirement years. In other words, the other 68 percent of retirees (that's almost 7 out of 10 folks) find themselves at the dreadful crossroad of not having enough money for a comfortable retirement. As a result, these unsuspecting individuals may have to significantly lower their standards of living, delay their retirement, and/or come out of retirement to re-enter the workforce just so they can survive.

Obviously many reasons could have led to this unfortunate outcome. But the fact is, not a single one of the folks who find themselves in this predicament intentionally set out to use substandard investment portfolios. Who would knowingly do such a thing? However, in reality, that's exactly what has happened according to the Center for Retirement Research at Boston College, citing data from a recent HSBC study that two out of five retirees whose retirement portfolios performed poorly said they weren't aware that they had bad investments until it was far too late.

Could you be missing something crucial with your own investments? Is your portfolio truly doing what you think it is? Will a significant stock market dip ruin the rest of your financial future? How do you measure the success – and for that matter, the failure – of your portfolio? Could it be 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.

At Laser Financial Group, while we believe that saving money is



a good thing, we also know and understand that having precisely the right portfolio is crucial. We can help you flush out the inefficiencies in your existing portfolio so that you can look forward to a comfortable future. Irrespective of where you are in your retirement planning, including even if you're already retired, we invite you to come in for a complimentary portfolio evaluation. We'll help you open the hood of your investments so that you can know what's happening and also point out any pitfalls that you may want to address. Pick up the phone and call (877) 656-9111 or go online to www.LaserFG.com to book your no-obligation review right now. Please mention Women's Journal to claim your complimentary review.

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