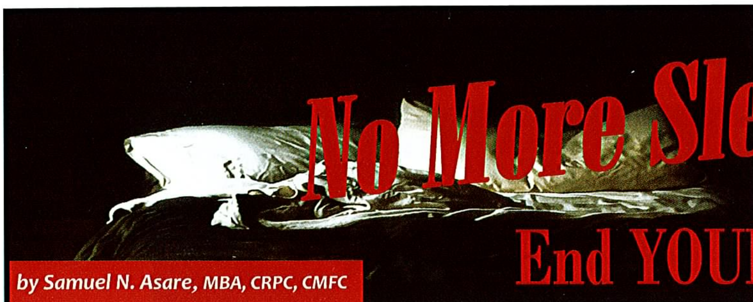
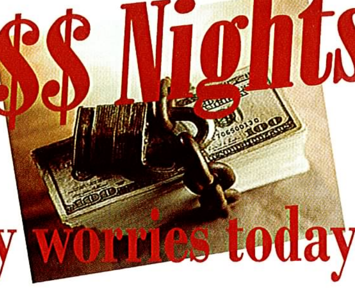

No More Sleeple$$ Nights

End YOUR money worries today!

by Samuel N. Asare, MBA, CRPC, CMFC

For decades, investors have *wrongfully* been made to believe that simply by owning "well-diversified" stock, bond or mutual fund portfolios with a "long-term focus," they'd be bound to achieve their desired retirement dreams.

For far too long, the public has been brainwashed into thinking that in order to grow a sizable nest-egg, they must accept risk, volatility, and the unpredictability associated with investing directly in the stock market. Wall Street's recent meltdown has undoubtedly decimated many, particularly those already in retirement or close to it – *if they have their savings in the market*. In April, "60 Minutes" highlighted the stories of 59-year-old Iris Hontz and 60-year-old Alan Weir, among others, who have 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. Have you ever wondered why only a select few become truly financially secure when so many have investment plans? We believe it's because conventional financial advisors have been and still are dead wrong!

Their Solution Is Based on the "Long-Term" Fallacy

You've probably been told by your financial advisor or heard the "experts" surmising that the current situation is only temporary, or that the losses are just on paper. Others may even dismiss our position by arguing that we're focusing only on one or two bad years. As is their usual tactic to calm frayed nerves, they offer the "solution" of taking a long-term view, because in the long term – whenever that is – everything will eventually be okay. This is flawed thinking.

It does not matter how long you have been saving – if your investments are in the stock market, a decline impacts your ***entire*** account. There are no such things as "paper losses"; all losses are REAL. Do investors who've been in the market for a longer time see a smaller percentage drop? Of course not. Those who have been in the stock market for 3 or 30 years, alike, all experience losses.

Holding stocks long term does not and never will eliminate risk. No one should claim – or even imply – that holding stocks long enough will remove the risk. So to profess that the answer is to simply think long term is, frankly, false and absurd.

Their Hidden Message

All this long-term talk is, in effect, 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? There's lots of talk in the financial planning community regarding the need for retirees to employ much safer investment strategies. However, the reality is that every major market correction negatively impacts the majority of retiree accounts – most of which are, interestingly enough, overseen by the very same advisors.

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*** when the long term hits?

No expert can predict the exact future movements of the stock market – although some would like you to believe they can. Sitting in as an invited guest on a TV show or penning an Op-Ed piece should not be misconstrued as offering the solution that millions of Americans crave. They call it Monday morning quarter-backing for a reason – almost anyone can assess what went wrong in hindsight. The real question is: How are the investments of those experts' clients holding up? Probably about the same as Iris Hontz's and Alan Weir's.

The Common-Sense Alternative

Laser Financial Group has always believed that financial planning should ***not*** be left to chance. We teach our investors to position themselves ahead of the incident, rather than needing to act afterward. We have never suggested it's in the best interest of our clients to put their retirement funds directly in the stock market. In spite of the market's cataclysmic drop, our clients have ***not lost a penny*** of their investments' values. How?

We utilize a powerful, common-sense strategy that contractually provides downside protection against losses, without sacrificing competitive *equity-linked* performance during the good times. Imagine where Iris Hontz, Alan Weir, and the other worried investors would be right now if their portfolios had not lost any value in 2008 and instead, they had earned 5 percent interest! Yes, while the S&P 500 Index lost over 35 percent, their accounts made gains. And imagine if, when the markets recover, their *indirectly* linked portfolios were credited a higher interest rate based on an index – up to a 15 percent cap – for example. This is no dream. It's not only possible, it happens for our clients every day. Isn't this just plain old common sense?

Let's end with this quote from Proverbs 15:22 (Msg.): ***"Refuse good advice and watch your plans fail; take good counsel and watch them succeed."***

Samuel N. Asare, MBA, CRPC, CMFC, *Senior Financial Strategist with Laser Financial Group, LC, is a master at helping people achieve their dream retirement by using tax-favored, less volatile, and more stable investments. Call* ***(301) 949-4449*** *or visit* **www.laserfg.com** *to set up your* ***FREE*** *consultation today or to book Mr. Asare to speak to your group.*