



© 2008 Randall Family, LLC

## CURE YOURSELF! FROM THE STOCK MARKET'S TURMOIL.

The financial marketplace has been rather upset recently due to troubles caused primarily by sub-prime mortgage backed securities. The vast majority of Americans are worried as they watch their account values plummet and like always 'traditional financial advisors' are pitching the "don't panic, focus on the long-term and you'll be fine" line.

Investors we talk to are feeling confused, isolated and powerless. Laser Financial Group is dedicated to providing clear answers based on facts and common sense to give people a sense of direction, confidence and capability on their journeys to financial independence. We believe it is better to be quality of life motivated, rather than crisis motivated. That is why we teach and help people implement proven, stable and less volatile investment strategies to ensure that their account values are not directly impacted by the stock market's turmoil.

In our opinion, the only thing one can predict for *sure* about the stock market is that, **it will fluctuate** period! All other predictions are speculative and illusionary. A prudent investment should possess four characteristics; **Liquidity, Safety, Return and Tax Advantage.**

*Liquidity* is the ability to readily access your money whenever you want without penalties. A prudent investor should always be positioned to act instead of react. By *Safety*, we mean is the investment guaranteed or insured? A prudent investment must also generate a decent *Return*. (Isn't that why people invest in the first place)? The return and how much you ultimately get to spend will be enhanced if the investment enjoys a *Tax Advantage*. While there are numerous investments that promise a high return, many also expose investors to high risks. Several are not liquid enough, and some of those that are safe do not offer a good enough rate of return to outpace the cost of living. It is important to emphasize that in our opinion, for an investment to be considered prudent it **must** pass the first three tests – *Liquidity, Safety and Return*. *Tax Advantage* should be viewed as cherry on top of a banana split (most people don't buy banana splits for the cherry).

Majority of people are heavily invested in qualified plans like IRAs and 401(k)s. These plans usually fail our test because, one cannot readily access funds from such accounts without having to borrow and pay back on a set schedule or else pay income taxes and early withdrawal penalties if under age 59 ½. Given that almost all of the funds in these accounts are invested directly in the stock market, safety is compromis-



Samuel N. Asare, MBA, CRPC, CMFC  
Sr. Financial Strategist

ed. Taxes that are deferred during the contribution and accumulation phases become due upon withdrawal (plus penalties if before age 59 ½ or under the required minimum distribution if over age 70 ½) and transfer to heirs.

Under current tax law, there is a means by which you may access your money whenever you want on an income tax-free basis (including the gains) without having to wait until age 59 ½ - without IRS penalties and not be obliged to put it back. Most importantly, you can accumulate your money in a safer environment where your account value does not decrease when the stock market is negative and have the ability to indirectly participate in market increases

up to a cap. If you don't use up your funds before you pass away, they will transfer to your heirs income tax-free!

To understand how to test for prudent investments and not fall prey to 'the stock market direct participation game', Laser Financial Group is conducting an educational seminar entitled '**Wealth Optimization**'. This seminar teaches concepts and gives insights that are contrary to popular belief. The strategies revealed will rattle conventional thought. You will gain insight into financial opportunities that you probably didn't even know existed.

This dynamic seminar will be held on **Saturday, November 15<sup>th</sup>, 2008 from 1:00 to 3:30 PM at the Cellular One building located at 5235 Westview Drive, Suite 104, Frederick, MD 21703. There is easy access with plenty of free lighted parking.**

This educational seminar is taught nationally at a normal tuition of \$99. However, Washington DC area residents are cordially invited to attend at **no charge** by registering for **complimentary** tickets at [www.laserfg.com](http://www.laserfg.com) or by calling (301) 949-4449.

For guaranteed seating, please RSVP right away as ticket availability is limited.