

# What You Don't Know about Your Investments May Be More Important than What You Know

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Contrary to what you may have heard or even believe to be true, simply saving as much money as you can is *not* the most important thing when it comes to ensuring that you'll have a financially successful retirement. Rather, your attention should be on the actual arrangement of your underlying investments, and the fees – both explicit and hidden – associated with them.

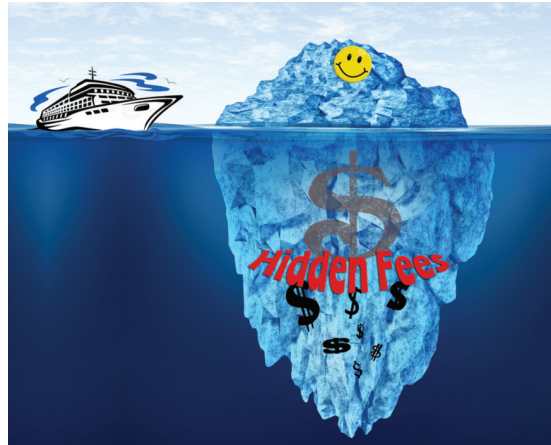
Of course, that's not to say that the savings part is inconsequential, by any measure. But if you're pouring your contributions into some lousy funds and/or are paying ridiculously high amounts in unwarranted fees – whether you know it or not – no amount of money will ever change that reality. Even if you end up reaching your intended target, how would you feel to discover after the fact that you wasted thousands of dollars in unnecessary fees along the way that you weren't even aware of?

Consider this hypothetical example involving a \$100,000 investment earning 8 percent/year interest over 20 years. Your money would grow to \$466,096 at the end of those 20 years. Now here's the question: How much would you have at the end of the same 20 years if you were paying a 2.5 percent annual fee? Would you believe the answer is only \$291,776? Yes, the fees alone would have eaten up a whopping \$174,320 (a little over 39 percent) out of your \$446,096 total. May I therefore suggest that instead of simply focusing on saving as much money as you possibly can, you first make sure that you will not wind up wasting your hard-earned money on unwarranted fees you may not even be aware of, or in substandard, inefficient asset classes.

The sad truth is that many so-called financial advisors pay little to no attention to these critical issues, either because these details demand a deeper level of probing or these advisors simply don't understand how crucial they are. You be the judge on that one.

So are you really getting the best bang for your tireless efforts and money? Could you be paying way more than you know – or think?

Join us at one of our strictly educational workshops in January where we'll teach you how you can independently verify your answers to these questions and gain a bird's eye view into what's really going on inside your



portfolio. Attend either on Saturday, January 24, 2015 at the Element Arundel Mills hotel, or the following Saturday, January 31, 2015 at the Johns Hopkins University (Rockville campus). Both events will begin at 11 a.m. sharp.

Please note that while there is no cost to attend, you *must* call us at 877.656.9111 or visit LaserFG.com and click on "Presentations" to reserve your spot and also to get specific details and directions. As you may already know, our workshops fill up rather quickly, so go ahead and reserve your spot right now. We ask you the huge favor of registering for only one of these events to

allow others the same opportunity to hear the information.

*The views expressed are not intended as tax or investment advice, or as solicitation for the purchase or sale of any particular security. All investing involves risks and costs. Please be sure to request a prospectus or other pertinent documents and review them carefully before investing.*

Are you **REALLY** getting the best bang for your hard-earned money and years of tireless effort?

the sooner you know...

Join us for a strictly educational workshop to learn how to independently verify what's really happening inside your own investments.



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Element Arundel Mills hotel Johns Hopkins University (Rockville campus)

Attendance is free, but you *must* pre-register:  
Call **877.656.9111** or visit **LaserFG.com**  
for specific details and directions.

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Samuel N. Asare, MBA, ChFC, CRPC, CMFC, CASL, CLU, CTP, CBM, and author of multiple books, is the principal and lead wealth advisor at Laser Financial Group. His years of hands-on experience and extensive background in many areas of retirement planning have made him a regularly featured guest in several media outlets across the nation. To learn more about him and gain practical retirement insights, call 877.656.9111 or visit LaserFG.com.