

Some People *Did Not* Suffer Any Financial Losses Last Year! Why?

Yesterday, I published an article explaining why IRAs and 401(k)s are proving *not* to be best for a secure retirement, with many people seeing up to 50 percent in losses on their accounts the last few years.

Recovering from losses can be tough when money is left *in* the market. Realize that when an account loses 50 percent of its value, the account has to experience a 100 percent gain just to get back to the break-even point. That could take years in this volatile economy.

This last April I took the opportunity to get in some spring skiing. Nearly everyone I sat with on the chair lift that day was from out of state, and while getting acquainted, most asked me what I did. After telling them I was an author and financial strategist, they would say, "Oh, I'll bet you're having a tough go of it this year!" They were shocked when I said, "Actually, we're having a great year, primarily because the people who followed the strategies that I explain in my books and on my radio show did not lose any money during the last two years!"

As an author, speaker and radio show host, I visit about 48 major cities each year. I have been overwhelmed by numerous people who have expressed gratitude for the advice they followed that protected them from suffering losses on their assets last year.

For years I have been recommending that people place their serious cash (such as money earmarked for retirement or their home equity) and keep it in investments that are liquid, safe, and earn a tax-free rate of return. I choose to put my serious cash in maximum-funded, tax-advantaged (MFTA) life insurance contracts because they are the only investments that, when properly structured and funded, allow an investor to: 1) accumulate money safely, tax-free, 2) withdraw the money later tax-free, and 3) transfer money income-tax free at death.

For the last 12 years, I have used a strategy called "indexing." With this, your principal is protected and you don't lose when the market goes down. When the market goes up, you are credited whatever the index of your choice earns (like the S&P 500 Index)—up to a cap—without your money actually at risk *in* the market (averaging 7 - 8 percent).

Some investors who had \$100,000 in the S&P 500 during the last 10 years saw their money grow, but then dissipate to \$68,000. Had they used indexing, they could have had a current account value of \$178,000. Proper use of such indexing strategies can help you get your future back!

Douglas Andrew, owner of Paramount Financial Services, Inc., has been a financial strategist and retirement specialist for 35



Douglas Andrew, Author of NY Times/WSJ Best-Seller

years, and a mentor to more than 2,500 financial professionals, CPAs and attorneys. People who have followed his strategies have not suffered financial losses during the last two years.

Doug hosts his own radio show that is broadcast nationally. In San Diego, please tune to KCBQ 1170AM Sundays at 2:00pm or KPRZ 1210AM Saturdays at 5:30pm.

*The general public can learn about asset protection from Mr. Andrew on Tuesday, July 14th, 6:30 to 9:30pm, or Saturday, July 18th 11:00am to 2:00pm as part of his live, nation-wide seminar. This **FREE** event is being held at our educational facility on the main floor at 11452 El Camino Real, East Del Mar, (next to Ruth's Chris). Attendees will be empowered to prepare for the future and retire safely and securely.*

Attendees also will receive a FREE signed copy of Mr. Andrew's New York Times best-selling book, Last Chance Millionaire. To register, call 24/7 toll-free: 1-888-767-2346 or online at: www.SeeDoug.com.