

**MEDIA CONTACT:**

Nick Powills  
No Limit Media Consulting  
888.VIP.NLMC  
[nick@nolimitmediaconsulting.com](mailto:nick@nolimitmediaconsulting.com)



**FOR IMMEDIATE RELEASE**

**Retire Well and 'Prosper': First Franchise of its Kind Educates Effective Investment Strategy**

*American Prosperity Group to Focus Directly on Retirement and Estate Planning; Duplicate Founder's Proven Strategies*

**WAYNE, NJ** – When the economy took a nosedive, millions of Americans lost millions in investments – partly due to the economic climate and partly due to old investment technology techniques failing to protect their portfolio. During the dive, American Prosperity Group, a national 10-unit franchise focused on guaranteed investment practices for retirement and estate planning, protected its clients with new investment technology – in other words, “growth with a guarantee\*!”

The unfamiliar term to many long-time investors was innovated from the proprietary outside-the-box advice of the more than 28-year veteran of the financial planning industry, author and Certified Annuity Specialist, Mark E. Charnet. Within his system, financial security has not only been sustained – but guaranteed by various highly rated insurance companies. Charnet's model, the “Trinity Method of Investing©,” has produced unmatched results for his clients – some who have been investing with him for his entire 28-plus-year career.

With the client testimonial chamber full, Charnet realized his growth potential was limited by his methods being produced by one person, himself. Thus, he decided to intensely train a group of novice entrepreneurs and franchise his methods, systems, practices and the APG brand.

Charnet has now successfully duplicated his methods through the power of franchising and produced a ‘never before’ concept focused on retirement, estate and portfolio protection planning. Today, with more than 10 locations and another five planned by end of 2009, serving primarily the northeast, Charnet and APG have helped educate thousands of investors and taught them how to maximize income today while preserving, protecting and perpetuating their wealth for tomorrow – no matter what negative forces of nature should arise.

“When the economy is good, there is no absolute need to think outside the box in retirement and estate planning. A vanilla approach works because those methods produce results,” Charnet said. “Now, though, millions have lost much of their life savings and with an ongoing revamp of the taxing system, millions more may be lost. Our methods are designed to think differently and produce better results in all market cycles. All of 2008 and the first quarter of 2009 redefined stock market volatility and the potential for loss. Most retirees cannot afford to suffer a 45 percent reduction in their retirement portfolio while maintaining the level of income necessary to survive and prosper in today's recessionary environment, especially given the impact that the President's stimulus and bail-out packages will have on our nation.”

Today, Charnet is walking proof that his methods work, as he has built a lifestyle typically reserved for athletes, singers and actors, all through following his own investing discipline. Even with financial freedom, Charnet does not feel as if he has reached his ultimate capability with his proven ability. In fact, prior to reaching financial success, Charnet experienced a roller coaster of a career as a fourth year college drop-out, emerging as a successful insurance sales representative and manager, followed by the surreal experience of homelessness due to the sale of the company he once worked for, started his own Retirement and Estate Planning firm, rebounded as a multi-million dollar success story then founded American Prosperity Group (APG), the Premier Retirement and Estate Planning Franchise in the United States – all experienced with his wife and business partner Terry at his side.

“We have seen the bottom. We didn't come from money or success,” he said, noting that entrepreneurs such as Bill Gates inspire him, as Gates plans to leave virtually 100 percent of his net worth to charity upon his death. “As long as I can remember, I have always wanted to be an entrepreneur, not only for

wealth accumulation, but for the ability to give back. I knew I would find success and now philanthropy, both in the charitable sense and in teaching others how to reach their level of capability and success, enable me to achieve even greater levels of giving.”

Simply put, American Prosperity Group (APG) was thus built on the foundation of helping people. APG is a franchise that specializes in retirement and estate planning, with a goal of educating and demonstrating to its prospects and clients the benefits of a guaranteed return of and on their principal. APG prospects and clients benefit from no up-front costs, no commitment to do business and no obligation to purchase any financial products.

“This arrangement, we believe, gives our clients control, understanding and ultimate veto power without any financial obligation or commitment,” Charnet said. “Once firmly decided that the APG recommendations are in their best interest, the client’s choice of companies selected for investment and protection, compensate the APG Representative directly.”

Franchisees within the system, currently located in Matthews, NC; Closter, NJ; Bryn Mawr, PA; Santa Fe, NM; Ellicott City, MD; Englewood, NJ; Hillsborough, NJ; Cary, NC; Blackwood, NJ; Louisville, KY and Wayne NJ; conduct quarterly presentations at no cost to the public; consisting of three back-to-back educational workshops over three days, designed to motivate those interested in learning how to maximize their income today, while preserving, protecting and perpetuating their wealth for their beneficiaries tomorrow, a formidable plan of action.

“Our system, on the surface, sounds too good to be true, in fact this is some of the skepticism we face. However, our clients can testify for the brand and their personal results – and have done so,” Charnet said, adding, “I participate in what I preach. I would not sell any of my or my franchisee’s clients an investment program or concept that I wouldn’t sell to my own family. Our relationships with our clients are as deep as they come.”

Since beginning to franchise APG in 2006, Charnet has extended his investment disciplines to franchisees who uphold the practices in the highest regard. Now, after successfully professing his method to cities outside of Wayne and northern New Jersey, Charnet plans to double the unit size by the middle of next year and eventually grow into a more than 1,000-unit concept, all while continuing to promote excellence and proven prudent, retirement and estate planning practices.

The ideal franchise candidate for American Prosperity Group is situated in metro areas with average or higher senior populations. An APG franchisee owns his/her own professionally licensed financial planning business without the need for inventory, employees or a high traffic retail location. Outside of the need to own or rent an office with comfortable conference-style seating, APG is also a relatively low-overhead franchise with an initial investment of under \$100,000. Additionally, Charnet says that no prior financial experience is necessary and is actually preferred, as APG teaches its new franchisees everything from A-to-Z in its proprietary methods of investing and marketing. While no prior experience is desired, being a great presenter when speaking to small to mid-size groups is a plus, as is the sincere desire to help people by making money management, perceived by most people as complex and too technical, simple and understandable.

“The six Ps of success, Prior Planning Prevents Poor Performance, Period, is the basis for our success as a small franchise concept, and will continue to be the basis for our brand as we progress into a larger franchise concept,” he said. “Our growth is as limitless as is the financial growth of our clients and their need for financial strategies, techniques and programs that they understand, embrace and implement with enthusiasm.”

#### **ABOUT AMERICAN PROSPERITY GROUP**

American Prosperity Group (APG), a 10-plus-unit franchise concept headquartered in Wayne, NJ, was founded by Mark Charnet, a Certified Annuity Specialist, with a mission to continue helping people solve their individual problems of successful retirement and estate planning. The emerging franchise does this by implementing parts of a total retirement and estate planning system required to meet each client’s

needs. The system is built around Charnet's proprietary and copyrighted system known as the Trinity Method of Investing©. Unlike many financial advisors within the financial planning industry, APG presents its ideas and concepts that solve the dilemmas and obstacles facing all retirees up front, with no cost nor commitment to do business, ***before*** asking the prospect to reveal any financial data necessary to customize a plan for their individual needs. For more information, visit [www.1APG.com](http://www.1APG.com) and [www.APGFranchise.com](http://www.APGFranchise.com).

*\*Guarantees based on the claims paying ability of the insurance company*

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