

“The Early Bird Gets the Worm”

By Mark Charnet

“Woulda, Shoulda, Coulda.” Have you ever muttered those words to yourself or your spouse about a missed opportunity you had the chance to take advantage of and later regretted your procrastination or refusal to participate? Then it proved to be one of the greatest missed breaks in your life? Well, perhaps, here comes another one so please pay close attention.

Are you nearing or in retirement and dreaming about the “good old days”, when interest rates were something that “added-up” and could actually allow your account value to grow or produce a level of income that you could live on for the rest of your life? Or, maybe the stock market has taken its toll on your portfolio coupled with abysmally low interest rates and bond yields making your retirement years a fearful prospect rather than a wonderfully anticipated.

When CD interest rates, during the Carter years, were as high as 18%, did you beg, borrow and steal to invest as much as possible and lock in that rate for ten years? If not, was it because you believed the rate was going to continue to rise and you didn’t want to lock in such a low rate and get stuck behind the eight ball? When the NASDAQ was flying high in the 90’s and tech stocks were booming, some people quit their jobs to be day traders making more in a day than they earned in a month; were you one of them?

When Microsoft went public, were you there to purchase stock? What about Google, just a few years ago? These examples of opportunities and the list of others, are too many to mention. Yet, most people pass them by because of fear of loss and buyer’s remorse. People don’t want to regret their purchase, investment or buying decisions and as a result, they fearfully regress and avoid the potential conflict second guessing their decisions, that’s the way most of us are built; but certain people like Richard Branson, Warren Buffet, Carl Ichan and Donald Trump are built differently. They take the big risks for the big pay-off that might come their way. They study all of the parameters, risks and rewards involved and make the decision to go for it or walk away. But, if it’s a flop, they have other assets or billions to fall back on you might say; though true, it didn’t start out that way. Initially, there was a big bet, a gamble and a risk that paid-off or we would never have heard of these people. They are still in the news today because they continue to take big risks, because one big hit was not enough for them.

What if there were a way for us, you and me, to get that big hit to our retirement portfolio without the risk of failure, in fact, backed-up and guaranteed* by an insurance company? I’m not talking about only the principal investment being backed-up and guaranteed, but, the reward as well! Have I captured your attention yet? Let’s say you plan to withdraw from your retirement portfolio in 10 years and it is currently worth \$100,000. If there were an investment alternative that guaranteed* your \$100,000 to grow by \$14,000 each year for ten years, (14% simple interest or a compounded annual rate of return of 9.15% every year for ten years) no more and no less, to grow it to \$240,000 10 years from today, in order to provide a retirement income stream^ψ for the rest of your life, would you ask yourself the following questions: How?, Who?, What?, Where?, When? & Why? Imagine, 140%

increase in your retirement portfolio, guaranteed, to produce a monthly check for your retirement years, which is guaranteed, for the rest of your life! Yes, this plan exists today and I believe my readers need to learn more about it.

Let's change the parameters of our hypothetical example, instead, we'll assume you are already retired or plan to be in the next three years and require a major increase in income, more than your current portfolio can generate, what can be done? Using the same \$100,000 figure, this investment alternative I'm referring to, would immediately add 30% or \$30,000 to your \$100,000 to produce an income for the rest of your life. Wait a year to begin the income stream and the increase would be 37.5% or wait one more year and the bonus would be guaranteed* to be 45% or \$145,000 to base your retirement income stream^ψ, guaranteed by the insurance company, for the rest of your life. You could even choose to guarantee the income stream for your spouse's lifetime also, if desired. In each of these examples the withdrawal rate is based on your age at first withdrawal and can never be reduced by the company, ever. Imagine a lifetime income on 45% more money in just 731 days from now! Notice I didn't use the words "potential for", I used the word Guaranteed*!

Remember those questions of: How? Who? What? Where? When? and Why it works and from Whom it is offered. Column space does not allow me to elaborate here, however, it is my opinion that if either of these two hypothetical examples resemble your personal situation or you desire to drastically increase your retirement income, immediately pick up the phone and call my office for a free, no obligation appointment to get all the facts, figures and answers to your questions soon, because the popularity of this program is outstanding and compelling and with success comes limitations and the possibility of the withdrawal of the product from the marketplace. **This statement is not a sales ploy.** When insurance companies take in capital at an accelerated rate, it places a severe strain on their reserves and one of the ways to overcome the situation is to pull the product from production, so don't put this free appointment off, act today.

Will you procrastinate, winding up with another "Woulda, Shoulda, Coulda" scenario in your life? The title of this week's column is "The Early Bird Gets the Worm" and I believe it to be appropriate given the magnitude of the column's message. When you call, ask for my assistant Amber to schedule your appointment. I'm looking forward to meeting you soon.

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