

Is Your Portfolio Insured?

Since my last Life & Leisure article two weeks ago, the media and press have reported accurately the severe downturn in the stock market placing blame on U.S. sub-prime lenders and the falling U.S. dollar. The stock market, as measured by the S+P 500 and the Dow Jones Industrial Average fell over 4% in a week causing much concern among investors and rightfully so. When a person is employed, earning and adding to their retirement portfolio and 401k, a downturn in the stock market provides a buying opportunity. When you retire and take systematic withdrawals from your portfolio, a severe or sustained stock market downturn may create a sinking fund with serious consequences.

How would you define your Portfolio? I say your portfolio is the *sum total evidence* of everything you have financially accumulated during your entire working lifetime up to this very moment! Therefore, I must ask you this very important question again, is your portfolio **INSURED?**

Think about this for a moment; your home is insured, your car is insured, your health is insured, perhaps your life is insured, but, is your portfolio insured? If you are like most retirees, your portfolio represents your largest asset, possibly larger than the value of your home. And to think that it is uninsured could be catastrophic! Insured from what you might ask? All retirees and those close to retiring need to be insured from the 5 Forces of Portfolio Demise and they are: 1st the risk of Lawsuit Liability, 2nd the phenomenal expense of Health Care, which is separate from, 3rd the incredible cost of a Nursing Home or Custodial Care at your own home, and 4th is the inevitable cost of Taxes at Death! The final force of portfolio demise is simply market losses, either the stock market, bond market, real estate market or any other market in which you have invested dollars.

If you have assets, one or more of these negative forces might severely impact your portfolio either BEFORE or AFTER you die. Do you have a plan in place that can insulate you from the Five Forces of Portfolio Demise while providing you with maximum income today, emergency funds, tax advantages and growth for your future? It's imperative that you do, because the biggest fear facing retirees is running out of money before you run out of time! There are proven strategies, techniques and programs available regardless of the size of your portfolio or net worth that anyone can implement and adapt to their particular needs and situation to accomplish these goals.

In these volatile economic times, it is critical to be protected from stock market gyrations; especially if you are withdrawing funds from your portfolio to live on and need to continue to do so for the rest of your life.

If recent market events are making you feel a little uneasy or vulnerable and you do not know how to maximize your portfolio income today while simultaneously protecting, preserving and perpetuating your wealth for tomorrow, may I suggest that you contact me by either phone or email to schedule an appointment where I can show you exactly how the **Trinity Method**© of Investing accomplishes these objectives. There's no cost, no commitment, no obligation, and no reason not to learn everything you can to improve your financial situation. Even the call is free, so I am expecting a lot of Life and Leisure Readers to take advantage of this opportunity, sure hope you're one of them. Our toll-free phone number is: 877.885.1APG (1274) or you can Email me at markcharnet@1APG.com

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