

What Is The "PERFECT" Investment?

By Mark Charnet



How would you define the "perfect" investment? Being a member of the financial planning profession for over 26 years, I can tell you that the attributes of the "perfect" investment as requested by the majority of my clients are as follows:

1. Unlimited growth potential
2. Maximum Safety of Principal
3. 100% Liquid and accessible by checkbook
4. Tax-free returns
5. Easy to track performance
6. Named revocable beneficiaries
7. Avoids Probate
8. Easy to understand
9. Guaranteed minimum rate of return regardless of stock market performance
10. Lawsuit proof
11. Creditor proof

12. Multi-manager talent in charge
13. No minimum to get started
14. No maximum either

Does such an investment exist that people can purchase today for their future? Answer - NO. However, there are investments and savings vehicles available, that when combined, can capture the majority of the benefits listed above. I've invented a concept I called the Trinity Method of Investing© and unfortunately space does not allow me the opportunity to elaborate here, but, suffice it to say, the Trinity Method is a sophisticated yet simple to understand formula that when implemented in your portfolio provides for maximum income today, for those who are retired and need it, a plan to protect the portfolio from the **5 forces of portfolio demise** and the ability to **grow, preserve and perpetuate your wealth** to your children and the charities of your choice when both you and your spouse are gone.

The "5 Forces of Portfolio Demise" I mentioned are:

1. The risk of being sued, also known as Liability Risk.

2. The incredible cost of health care, even if it is just the deductible, especially during an extended hospital stay.
3. The risk of a prolonged stay in a nursing home or professional help in your own home for long-term care or a cognitive impairment.
4. Taxes at death, including estate, income and inheritance taxes both at the Federal and State levels.
5. Losses in your portfolio from stock market corrections, crashes and prolonged Bear markets.

Retirees are most vulnerable to these 5 negative forces since they do not have the ability to make up for losses from working income any longer. But younger people have additional worries in that they must create a portfolio in which their entire retirement year's standard of living will be based. In a prior article published in this paper, I discussed that an elementary school age child's required retirement goal must be \$10,000,000 at age 67 in order to comfortably enjoy

his or her golden years. Most children today will spend more years in retirement than they did working. What I didn't mention was the awesome expense of raising and educating their children, as well as, supporting themselves and their spouse at the same time for 40 or so working years in addition to building a \$10 million dollar portfolio! Did I mention that along this road to retirement that income taxes and property taxes will further reduce the disposable income necessary to build personal wealth?

My conclusion is simply this. The three most important things we need to learn in life are never taught in school. How to be a good parent, how to be a good spouse and third, how to manage our money? I'm not a social worker or qualified to teach parenting techniques (though I am an experienced father of 4), nor am I qualified to be a marriage counselor, although married for 21 years. However, I am qualified to teach people how, why, when and where to manage their money in the constant pursuit of the "perfect" investment. Each per-

son's or family's situation is unique, but, there are undeniable commonalities to investing that are universal to all. Growth and safety of principal, liquidity, income and tax advantages are among them. If you would like a second opinion on your personal portfolio to see how the Trinity Method of Investing© can potentially upgrade your income and estate plan, my contact information appears below. We never charge a fee for any consultation. For general financial information and to learn more, check out our website: www.1APG.com

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