

Happy New Year Life & Leisure Readers!

By Mark Charnet



Happy Holidays! May 2008 bring you good health, much wealth and unbound happiness! With this New Year, comes the season to make resolutions, promises, goals and commitments that for most, will only last until the next biweekly issue of this paper. I hope the resolutions you choose to make, achieve or attain, will be worth your journey and sacrifice to reach that goal.

This is my 12th article written for Life and Leisure and I must say the time I've spent writing these articles has been enjoyable and I thank you for taking a few moments of your precious time to share my thoughts, to be entertained, educated and I hope, motivated to take some action. As a Retirement and Estate Planning Specialist, it is my duty to inform people of the strategic importance of living below their means and saving as much money as possible to secure a quality retirement in the future. For those already in retirement, it is my responsibility to create plans and programs that

will enable my clients to withdraw from their portfolio, an income commensurate with their needs, while simultaneously allowing for growth of capital, to combat the effects of inflation and ultimately, plans and programs to pass-on maximum wealth to the people they love the most and the charities of their choice.

Planning for your financial future is an obligation we are all born into. Some of us had the good fortune to learn some of the rules of the "Money Game" from our parents or a relative or friend. Others may learn from experience, where the price can be very high. Then there are a select few who found a trusted financial advisor where a relationship began and continues for many years. These people are fortunate indeed, to find a professional that they can trust and work with through the stages of life from raising and educating their children, to enjoying a full and prosperous retirement, finally leaving all of their wealth unencumbered by loss and tax, due to improper estate planning, to their kids and grandkids!

Along the "road to prosperity", many dangers are lurking. I refer to them as the "Five Forces of Portfolio Demise" and they are: Liability Risk, Health Care Costs, Long-Term-Care Expense, Market Losses and finally, Taxes at Death. A properly executed retirement and estate plan will provide protection from all of

these negative contingencies.

There are three ways a financial advisor may be compensated. **First**, is by the hour and usually on par with an attorney. **American Prosperity Group representatives do not charge hourly fees.** **Second**, is called fee-based, wrap account or assets under management and is the most common form of industry compensation. Simply stated, the client would agree to pay a yearly percentage of their portfolio as a fee, usually subtracted quarterly from their account. Assuming a 2% fee, a \$1 million portfolio would be charged \$20,000. If at the end of the year the account balance has fallen in value to \$800,000, the fee for next year would be \$16,000 or 2% of the remainder. **American Prosperity Group representatives do not operate on a fee based arrangement.**

Lastly, is what we do at **APG!** First, we will invite you to attend and participate in one or more of our financial, educational programs designed around the topics most important to retirees and pre-retirees. Some of the topics are: Examining Estate Planning, Analyzing Annuities, Laboring over Long-Term-Care Insurance and there are many more. At the conclusion of the program, all attendees are given the opportunity to schedule a complimentary consultation with the **APG** Retirement and Estate Planning Specialist who conducted the event. **APG representa-**

tives are forbidden to charge consultation or wrap account fees - ever! This means that there is never a fee to meet with us, whether the first appointment or the 100th! During this initial consultation we will gather data and inquire as to your individual goals and objectives and answer all of your questions. At our next meeting we will present the ideas, programs and strategies, that in our opinion, represent a major upgrade to your present portfolio and protection plan while giving you ultimate veto power. If you don't agree that our solutions and concepts represent a major upgrade and are in your best interest, all you have to say is no thank you and we in turn will thank you for the opportunity to be of service. There's no cost, no fee, no commitment, no obligation, no kidding! However, if you agree with our assessments and wish to implement our recommendations, the investment and or insurance companies that ultimately receive your dollars to work with, compensate the **APG** Representative directly with no additional fees from you, at anytime, **Whatever!†** It's that simple!

In conclusion and to celebrate the season of making New Year's Resolutions, may I encourage you to make a serious resolution to meet with your financial advisor to create, review or implement a retirement and estate plan that will protect you from the five forces of portfolio demise listed

above. If you do not have a relationship with a trusted financial advisor or are unhappy with your current one, may I suggest that you visit our website www.1APG.com for news, education and information or better yet, why not give my office a call to arrange a mutually convenient time for us to get together to start off 2008 and the rest of your financial life with the competitive advantage of a respected Retirement and Estate Planning Specialist on your team. Happy New Year!

Mark E. Charnet is President and Founder of American Prosperity Group. APG is the Premier Retirement and Estate Planning Franchise in the United States. Mr. Charnet has over a quarter of a century of experience in the Retirement and Estate Planning fields. Mark encourages your inquiries and can be reached at: 973-831-4424 or via email, markcharnet@1APG.com

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