

■ It's Your Business



Bill Romeo, retirement and estate planning specialist.

AMERICAN PROSPERITY GROUP

Retirement and estate planning is a process which American Prosperity Group believes that everyone can benefit from, and they have brought that belief to the Matthews area, opening a new location in 2006. Bill Romeo is an APG certified retirement and estate planning specialist, and he wears his enthusiasm for his work on his sleeve. "Our ultimate goal after we meet with someone is to give them peace of mind. We know that level of trust takes time to build. We want to do the best job for everyone," says Romeo.

APG is the brainchild of Mark E. Charnet. Charnet put together a method of investing that, once polished and in its final form, could be taught throughout the United States. So in 2003 he began APG.

According to Romeo, APG is unique in financial planning because of what they offer compared to their peers. They never charge a fee for their consultative services, have no net worth requirements and utilize an investment strategy called the Trinity Method that is a trademark method special to APG. "This method helps to eliminate the pain and peril

of the downside of the stock market to one's portfolio. We offer basic enhancements when someone uses this method," says Romeo. Those methods are safety of principal, liquidity, growth and tax deferral.

APG is a family-run business with corporate support. When you go see Romeo, you will often see his wife Maria. Maria is the office manager and has over fifteen years in the geriatric industry and can relate to much of their client. The Romeos want everyone entering into their offices to have a sense of walking into someone's living room. They want to begin the process by making all their clients comfortable and can't stress enough how they want everyone to feel that they have their best interest in mind. Trust is one of the most important elements in the process at APG according to Romeo.

Starting April 24, Bill and Maria will be holding three workshops to educate the general public: Examining Estate Planning, Laboring Over Long Term Care Insurance and Analyzing Annuities. There is no charge for any of the workshops, nothing is sold at the workshops, no products are specifically discussed and

you can sign up for one or all three. They will also be available to answer questions. "I am a financial therapist," says Romeo. "People come to us and lay out all their financial baggage on the table, and we talk about how we can improve it. We want to see where we can perform a major upgrade." Their workshops build off each other, and the Trinity Method encompasses all the workshops.

So if you have questions like, "What am I going to do if I outlive my retirement portfolio?" or, "Will I die too soon for it?" or if you just need help with your IRA, Bill Romeo can talk to you about the new technology versus the old asset allocation and diversified ways. Take advantage of the fee-free consultations and let Romeo discuss with you how to grow and protect your portfolio.

APG is located at 1320 Matthews-Mint Hill Road in Matthews. You can reach Bill and Maria Romeo at 704-708-5001. If you are interested in their free workshops from April 24 through April 26, call the office and reserve your seat. Space is limited.