



## NEWS

For Immediate release:

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### **Investment Pro Cites Trinity Method of Investing®**

#### **As “Refreshing Investment Position”**

##### **During Tough Economic Times**

WAYNE, NJ – “These are indeed the hardest economic times most people have ever faced,” says Mark E. Charnet, founder and President of American Prosperity Group (APG) of Wayne, New Jersey. “Those whose ‘sleep factor’ – the ability to sleep well these nights – is still okay are those whose retirement funds are *protected* from today’s devastating stock market losses and wild gyrations. Such protection is offered by utilizing the Trinity Method of Investing®. This truly is an easy to understand and simple to initiate investment strategy in both challenging, turbulent stock market cycles as well as during prosperous times.”

Mr. Charnet, with over 27 years’ experience in the retirement and estate planning field, and head of the first company to successfully franchise its investment philosophy, knows whereof he speaks. He asks one simple question of those who seek his financial advice: “Is your investment portfolio *insured*?” The answer he usually hears is “no.”

However, this very lack of insurance is what is causing so many peoples’ 401k plans and stock market investments to lose an alarming percentage of their income potential as the market burns. “Stock market declines are the most virulent risk people can face in

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retirement or as they work and save for it,” Charnet says, “but it is far from the only risk. There are four more that can seriously affect any retirement plan. I call them ‘The Five Forces of Portfolio Demise.’ In addition to market losses, they are: the risk of lawsuit liability (being sued); the ever-growing cost of health care; the phenomenal expense of nursing home or at home care *not* covered by Medicare or health insurance and the inevitable cost of income and estate taxes at death. But there are ways of mitigating either partially or completely these costs for the future, leaving their estates to their heirs.”

For APG, its customers and its growing number of franchisees throughout the United States, Mr. Charnet has created an investment strategy so unique, Charnet has copyrighted the name. The Trinity Method of Investing<sup>©</sup> protects invested funds from the negative impact that market losses may have on the income that retirees rely on during their retirement years. In addition, this method offers the potential for growth while also shielding the present or future retiree from the other four negative forces described above.

“In school, our teachers taught us the 5 P’s and Mark has made it 6; ‘Prior Planning Prevents Poor Performance.- Period. A lesson that applies to many aspects of our lives.” Mark says. “It’s amazing to me that the same lessons of the 6 P’s haven’t been applied to the majority of individual retirement plans and their non-qualified portfolio counter parts.”

Mark adds enthusiastically, “Until now.”

APG maintains a web site ([www.1APG.com](http://www.1APG.com)) which contains sound ideas and detailed information about investing. Those interested in franchising with APG are invited to view their introductory franchisee website, [www.APGFranchise.com](http://www.APGFranchise.com).

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