



PROTECT YOUR RETIREMENT NEST EGG FROM THE WALL STREET ROLLERCOASTER

Plus, learn how...

Your money can grow tax-deferred...
Your retirement income can be guaranteed for life...
There is no probate when passed on to heirs!

“Invest the 8 minutes it takes to read this. After all, you’ll spend an average of 20-25 years in retirement.”

PROTECT YOUR RETIREMENT NEST EGG FROM **THE WALL STREET ROLLERCOASTER**

By one of America's most-trusted IRA/401(k) authorities

Dear Friend,

Have you read or seen the latest news?

A recent Fortune magazine headline article asks, "Is Your 401(k) Ripping You Off?"



A Time magazine cover story titled, "Why It's Time to Retire the 401(k)," posed similar questions.

If you still look to TV analysts for information, then you might have seen a CBS Money Watch episode titled, "Why the 401(k) Doesn't Work."

Or, you might have watched a recent, bombshell segment on 60 Minutes titled, "The 401(k) Fallout" – while the Bloomberg television network also aired, in a three-part series, "The Truth Behind Hidden Fees in 401(k) Plans."

Big financial news outlets are catching on to what savvy advisors have been saying all along.

If you haven't seen these stories, take a little time to study them because they talk about many of the pitfalls, tax traps, minefields and extremely expensive hidden fees in 401(k) plans and retirement accounts.

Consider that retirement can last a long time. The bottom line is to keep every dollar of your earnings protected and shielded from market losses, taxes, fees and the Wall Street rollercoaster.

That's exactly what this free report is about.

We're talking about something pretty darn important and that's **your retirement.**

After all, you are probably going to spend about 15 to 25 years in retirement, so the goal is pretty simple: You want your retirement to be a time when you can take it easy, relax and avoid the daily grind.

It doesn't mean you're going to shrivel up and slowly disappear - it's a time when you can do what you want, like spend time with grandkids, play golf, travel, etc. You know: the fun stuff!

After all, you deserve it, don't you? Especially after years and years of working, paying taxes and doing what you're supposed to as a good citizen. Get the picture? In order to make this happen, you need to have the money to retire. **You need your bucks to last quite a while.** No matter what comes at you in this crazy world of economic ups and downs, crashes and corrections, you shouldn't have to worry about it.

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You need to be able to say, "All that **bad news won't affect me** because I'll always get my retirement checks every month and if I need anything - if I want to do something - I'll be able to afford to do it. If I croak, my loved ones will be taken care of, too."

Not only is that the way it's supposed to be, it's the way it has to be, right?

Take a moment and think about it: Who wants to be **working at age 75?**

There's a difference between choosing to work in order to stay active and being forced to work because things didn't work out.

Do you want to see your buddies playing golf while you watch from the sidelines cleaning the golf carts – just to make ends meet with supplemental income you need to survive?

No matter how we age, our bodies can take only so much

before they begin to creak, ache, slow down and finally break down. Do you see what's at stake here?

Let's talk about it...

How much will you need, how long will it last, and will your money be immune to the economic shifts, cliffs, bubbles and market cycles?

First of all, I'm not talking about all the **formulas and calculators** telling you how much you need to save, in order to retire comfortably.

Those can be useful, but they are purely hypothetical.

The fact these calculators don't take into account is you will basically need about **65% to 85% of your current income**, depending on the lifestyle you want in retirement. By now, you probably already have a rough idea of this amount. You probably have an idea of what your pension or 401(k) and IRA is going to put out.

Combined with Social Security and your spouse's added income, things look pretty good right? **Think again.** In reality, you may have to come to grips with the fact that putting money away every month in your retirement accounts may not get you very far.

Keeping your expenses down - maybe even downsizing - is probably not going to cut it. What you thought would be enough may not make the grade. It may not do the job you originally expected it to do.

Maybe it's better to find out now instead of later. I'll explain in a minute. But first, let's face facts: the truth may be both disappointing and alarming but it is reality.

Here, the goal is to wake up and see the big picture. You may feel upset and betrayed when you discover that you may not have enough to retire...when you find that the income you thought was adequate may not be enough at all.

And as far as your retirement nest egg being protected for years to come, it actually may be vulnerable to serious loss of principal. The truth could take your breath away. Reality has a way of doing just that.

If you are like most people when they hear this information,

you might be starting to get a little "Fired Up" at this reality.

But just hold on a second... emotions need to be set aside. Anger rarely helps because keep in mind that there's still time to do something about it.

Uncle Sam has not yet enacted what will ultimately be put in place.

Please clearly understand what I'm talking about and don't fall for the wishful, empty talk of those who don't know, because there's no way of getting around it.

Death, for example, is 100% certain, no matter what nutty people say about living forever. So, we face certain facts and these facts will become glaringly apparent as we age.

You probably haven't been told about this one:

If you're collecting **Social Security**, you **must** also collect **Medicare when you're eligible**, and if you don't enroll in Medicare at that time, you'll forfeit your Social Security benefits!

That's right. And, if you start taking Social Security benefits at age 62 but don't enroll in Medicare, you'll have to pay every cent of your Social Security back.

And here's the worst of it: Medicare is now 'means tested.'

This means Medicare now uses your income to determine what you'll be paying for part B and part E premiums, and this comes right out of your Social Security income, *along with surcharges*.

The above deduction from your Social Security is imposed because you received too much income and were too successful.

And wait, there's still more: If your income exceeds certain amounts, then another tax will be levied against your Social Security benefits and up to 85% of your Social Security benefits could be taxed.

Bottom line, it means there will be a lot less for you to take home and keep as income.

As you can see, the rules have changed and we will have to continue to change, dramatically. Were you aware of this?

Here's the key question: **What can you do about it?**

Here's the answer: Whether or not you **retire wealthy, comfortably and confidently** depends entirely on the existence of a fair market at the time you retire. Nobody told you about this one, did they? Probably not - I can

Question: On the day you retire, will the market be up or down? Heads, you win, tails... you lose.

hospitalized while 40% did some time in a nursing home.

Again, this may sound depressing, but if a market crash again rocks the economy, such consequences may not be avoided.

You can see why it's extremely important to accept the truth and take action...NOW.

Here's something else you should know but may not be aware of: During the many years you'll spend in retirement, your **precious retirement income** is going to lose huge chunks of value because our government must, and will, be forced to install measures to keep itself afloat.

In fact, it is happening right now, and when you fully understand what I'm talking about, you'll see the critical value of this information.

Here's another dose of a dark reality: If your retirement foundation (your principal) is in the traditional concoction of investment soup (the traditional mixture of stocks, bonds and mutual funds), your advisor will call it "asset allocation/diversification" which, unfortunately, offers absolutely no protection against living too long.

Living too long is also known as 'Longevity Risk,' which means people will simply outlive their savings because there are no guarantees in the "investment soup."

This leads to an additional, **critical pitfall**: You wake up one day, take a look at your investment statements and discover that the value of your principal has dropped like a lead ball. You then begin to panic and immediately call your broker. He delivers the same old Wall Street cliché: "I'm sorry, but I can't control the market, nobody saw it coming."

Unfortunately, this happened to thousands of people during the recent, so-called "**great recession**". Can you afford for this to happen? Understand that this is called "sequence of returns risk."

almost guarantee it. Think about those who retired in 2000, 2001, 2008 or 2009. Many who retired during those unfortunate years lost 30% to 70% of their retirement account value.

Talk about a hit! **Here's the truth**: 9% lost 100%, 21% lost 50% to 100%, and 4% lost 25% to 50%. Of the 34% who lost their wealth, 36% were

This occurs when market ups and downs drag your principal down, overall, because you're regularly taking money out of your account on a monthly basis to live on, while your account continues to rapidly decline. Over time, you have less money for recovery when the markets do rise.

Please understand the truth. Wall Street has conditioned consumers, and even media, to believe that you must risk your money in order to get good returns. This is simply untrue.

Alternatives exist that can give you **competitive returns without the risk**. But first you must ask yourself if you want growth *with or without risk*.

As demonstrated in this report, by implementing some of the strategies built into a private retirement alternative, you'll be avoiding many of the pitfalls, tax traps and market losses associated with the Wall Street Rollercoaster.

So, there is light at the end of the tunnel. All our lives we've heard the old saying, "The only thing certain in life is **death and taxes**."

Well, if Benjamin Franklin were alive today, he might add that the only certain thing in life is death, taxes, health care costs and adverse economic consequences.

Smart Solutions and Insider Strategies to Avoid Threats

The following are smart solutions and insider strategies you can put into place right now to avoid the types of threats we've been discussing. **They will help you establish a relaxing, comfortable, stress-free retirement.**

If you follow these strategies - and if you continue to work - it will be by choice, not necessity. Does this make sense?

Most of us have had the same, recurring thought: "If only I knew then what I know now, I wouldn't have made the same decisions!"

It's about knowledge isn't it?

Well, now you're going to learn how to make the right decisions from the beginning.

It's really about solid truth. You are now privy to information that few people know about and can **actually implement**.

This is about an IRS approved retirement plan that is personal, private, and tax deferred, plus it provides the rock-solid vital guarantees needed to make sure your retirement is secure.

For over 200 years these plans have been used to protect income for ministers, widows and orphans. Even celebrities such as Babe Ruth and financial experts like Ben Bernanke have used them to secure their fortunes in retirement.

This type of personal retirement plan does what you need, especially during the financially uncertain time we're in right now.

Here's the key to development of a personal retirement alternative, also the key to a better understanding of why it's important:

1. With a personal retirement alternative plan, first of all your principle is **100% guaranteed** and protected at all times.
2. The gains are 100% locked in as well, so your values are not going to go backwards, as they would with typical market risk investment strategies. In other words, **should the market go down your accounts won't.**
3. Upon death, the proceeds are **paid to heirs** probate-free.
4. **Rates guaranteed.** Another retirement alternative is called the Safe Index Strategy. This type of plan enables consumers to participate in market gains, but not the losses. It gains as much index as the S&P 500, the NASDAQ, the Dow and the Russell Index. The brilliance of this type of approach is the fact that **there is no downside risk.**
5. So, if the market happens to crash, you will sleep at night knowing that **you won't lose one dime.** This strategy works very well for those who are interested in growth without risk. Another strategy available with the personal retirement analysis is for those who want a guaranteed **lifetime of income.** I'll say it again: With this type of strategy, one can receive an **income guaranteed for life** – an income completely immune to the ups and downs of the market - an income that cannot be outlived!

Let me ask you a question...

Armed with the information you now have, what do you think would happen if you made a strategic and tactical shift in your retirement plan?

What would your life be like knowing your nest egg is completely protected?

Think about that for a minute.

What if you no longer had any concern about market ups and downs, knew for a fact that you could escape the rat race, and that you could have a peaceful, no-risk retirement?

What if everything I've talked about in this report is really true?

How soon would you want to know about it?

I hope you say, "Immediately," because the last thing you want to do is to catalog this information for a later date.

Here's why...

There are always unknown forces operating in the Financial Markets and it's impossible to predict when the next meltdown may occur.

Since you've read to this point, you owe it yourself and your loved ones to take the next logical step and discover how you can enjoy this IRS-approved financial vehicle.

I've given you a roadmap. Now the ball's in your court.

You can take what I've given you and run with it, or you could have a 30 minute Strategy Session with me on the phone and discover how you can take back control of your Financial Future - right now.

My name is Mike Cox and I would love the opportunity to prove it to you.

You can email me direct at

Mike@mlcfinancialinc.com

Or, you are welcome to call our office to schedule a one-on-one strategy session with me by calling:

1-806-416-5650

I look forward to serving you.

Mike Cox
President
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