



Hank Progar, MBA

Safe Money News and Facts You Should Know!

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Hank's Thoughts – Are You Prepared For a Financial Storm?

It's been a couple months since I last published an issue of this Safe Money newsletter. If you recall, we discussed a "Tipping Point" in the financial markets...bible prophecy...seven year cycles...economist's predictions...Federal Reserve meeting in September...billionaire investors like Warren Buffet record breaking move to safety...

Our phones have been ringing off the hook over the past few months...

Most people know there is something wrong with our economy. In their hearts know they should do something to protect their family's financial lifestyle. Some are willing to think outside the box and implement safe alternative strategies they are not aware of that their banker, broker or financial advisor didn't want them to know.

No one knows when the next market crash will be...

Yet, we all know that another one is coming and people around the country are afraid it could happen any day now.

In fact, last month was our busiest ever and almost everyone we've been speaking with is saying the same thing:

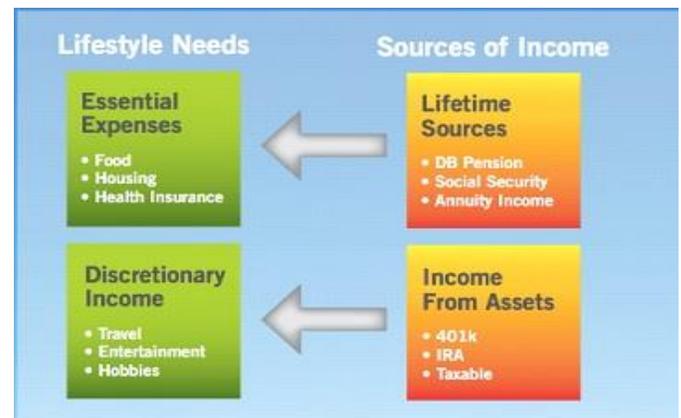
"I think the market is going to crash any day and I want to know how I can still grow my money with a reasonable return and protect it from another big crash, like 2008."

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Generating Lifetime Income Can Be a Simple Concept

Managing downside risk has become a critical issue since the 2008 stock market crash where many people watched 50% of their savings disappear. Most people would like to establish a next phase income plan that won't be adversely affected by the downside risk associated with stocks and mutual funds.

To that end the 4 Box strategy shown below is



simple in concept and powerful in action.

This rational framework provides a framework for organizing and categorizing your lifestyle needs and available resources for producing income.

Expenses are split into two categories – “essentials” and “discretionary.”

Essential Expenses should include not only the must-have basics of food, clothing and shelter, but also the items that define your lifestyle. For some of our clients this includes travel, entertainment and golf.

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More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

Jim Richards is a two-time New York Times best-selling author whose experience actually spans 35 years on Wall Street. In the late 90's, after the famous meltdown of the Long Term Capital Management Hedge Fund, Jim was the expert the Federal Reserve turned to save the entire financial system from collapse.

Less well known is Jim's extensive work within the government where he's been an advisor to the Office of the Director of National Intelligence – that oversees the NSA, the CIA, and 14 other U.S. intelligence agencies.

In fact, after September 11, he was recruited by the CIA to develop a program to investigate stock market signals that could identify terrorist activities before they occurred (like the bets against airline stocks before 9/11).

At least a year before the 2008 crisis he was telling anyone who would listen that there was trouble and instability in the system ... of course he was right then...

And in short, he's now predicting the worst financial crisis that America—and the world—has ever seen.

But because there's more fragility ... more debt ... more derivatives ... more leverage ... Jim predicts the effects of the coming crash will be exponentially multiplied—so much so that even the Federal Reserve itself will need a bailout.

What's great about hearing this is we have some of the best strategies in the industry for helping Americans like you protect your money and grow wealth at the same time.

With Greece in bankruptcy, China's economy in turmoil, and our Federal Reserve planning to end quantitative easing in a few months, maybe it's time to pull some money out of the stock market roller coaster and create some guaranteed income streams.

Right now our index plans are getting bought by the truck load because they allow you to take advantage

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Generating Lifetime Income (from page 1)

These are the things that are non-negotiable because they represent the fabric of your life.

Discretionary Expenses are lifestyle needs that are highly desirable, but “nice to do” rather than essential to the fabric of life. These are activities that you would be willing to delay or forego during times of extreme market volatility

Once you have identified and organized your needs and expenses, it is an easy transition to focus on the sources of income to support your lifestyle.

Like expenses, sources of income are split into two distinct categories: “Lifetime Sources of Income” and “Income from Assets.”

There are numerous enemies of wealth, such as market risk, deflation, inflation and taxes. *The biggest risk you will face during the income distribution phase is longevity risk ...* running out of money while you're still on planet earth. Longevity risk is a “risk multiplier” of all the other risks and should be taken off the table.

It is imperative that we transfer longevity risk to an insurance company. Because insurance companies use “risk pooling”, they are perfectly positioned to manage longevity risk. From a risk stand point, setting up a private pension-like plan is the exact opposite of purchasing a life insurance policy. Your parent's pension plan was guaranteed by a life insurance company. Today 401K and IRA plans let us manage the risk. Since the insurance companies are on both sides of the risk, they perfectly hedge longevity risk using “mortality credits.”

With enough guaranteed lifetime “paychecks” to cover basic expenses and some “playchecks” for discretionary expenses important to you ... imagine the peace of mind you would have to enjoy life. You could optimize the rest of your portfolio stress free and create more “playchecks” ... and leave a nice legacy for your heirs.

This news is all about you...

Monthly Quiz

1. The open fourth string (4th highest) note of a conventionally tuned guitar is: A; B; C or D?
2. The informal term for a gangster, especially belonging to the Mafia is: Old buddy; Best mate; Goodfella; or Cheeky-chappie?
3. A cube which measures 10 inches wide contains how many cubic inches?

(Answers found on page 4)

Thoughts for the Month

“He who has health has hope. And he who has hope has everything.”

- **Arabian proverb**

“A smile is a curve that sets everything straight.”

- **Phyllis Diller**

“You cannot always control what goes on outside. But you can always control what goes on inside. - **Dr. Wayne Dyer**

Can you believe in 1947 the...

- Average annual income was \$2850
- Gas was 25 cents a gallon
- Harvard Tuition was \$450
- Average home cost was \$6250
- Rent was \$55.00 a month
- Barrel of oil was \$3.00

I never knew that...

Master the habits of the truly successful

Most of us dream about being rich, but only a handful of people achieve it. What makes them different?

From the book *Rich Habits: The Daily Success Habits of Wealthy People*, by Tom Corley (Langdon Street Press), comes this list of practices that have made people like Warren Buffett and Bill Gates the richest people on the planet:

- **Persistence** - Successful people never quit—in any area of their lives.
- **Goals** - Leaders set realistic but challenging goals for themselves. They're never satisfied with the status quo.
- **Mentors** - You can't know everything. Successful leaders surround themselves with mentors who help steer them in the right direction.
- **Positivity** - People get ahead because they focus on the possibilities, not the problems. Maintain an optimistic attitude no matter what happens.
- **Education** - The most successful among us never stop learning. They're endlessly curious and passionate about mastering new skills.
- **Measurement** - You can't know whether you're getting anywhere without an objective score. Leaders track their progress and have firm requirements for their ultimate success.
- **Support** - Successful people don't live in isolation. They seek out like-minded peers who offer encouragement and assistance—and provide it themselves when called upon.

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Florida's Credible Source of Health & Wealth Information
Helping You Think About Your Money ... And Make Smart
Choices To Protect Your Hard Earned Assets.



**“Welcome to the Weight Loss Forum.
To lose one pound, double-click
your mouse six million times.”**

Hank's Thoughts (Continued from page 2)

of market gains (to a maximum of 17%, depending on the strategy) if it heads for the sky... yet, completely protects you from any market losses when the worst happens...

Plus, in some cases there is a way to legally avoid paying taxes on the growth with this approach.

This is the easiest and quickest way to put your future retirement on autopilot without ever losing a dime in market crashes.

To discover how the Wall Street Fat Cats are misleading you, and how you can take control of your money by avoiding the most costly mistakes many are making, go to: www.AIMSafelyAdvisors.info.

You can watch two instructive videos and access a series of four special consumer reports revealing secrets most bankers, financial advisors and the IRS hope you never find out.

Many of the fees in the “Hidden fees” video come from Mutual Funds independent of 401k plans.

If I can help you in anyway...just call my office.

Answers to Quiz

1. D
2. Goodfella
3. 1000 Cubic Inches

Thank You for Your Referrals

There's no question I have the BEST customers on the entire planet.

My business is built on word of mouth advertising and I'd like to thank those who were kind enough to recommend my services to their friends.

Although we focus on protecting and optimizing your retirement plan, I want to give a special THANK YOU to those who have recommended me to help your family and friends with their Medicare options.

There are 10,000 Baby Boomers turning 65 every day who are more confused about Medicare than their retirement plan. Because of its importance in your overall retirement picture, we want to help them cut through the smoke and make the right choices to protect the nest egg they have already earned!

Thank you soooo much!

Disclosure - Information provided in this article does not constitute legal, taxation, or investment advice.

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