

Safe Money News and Facts You Should Know!

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Hank's Thoughts – Stock Market 'Melt Up' Chorus Grows

A melt-up is the end-phase of a bubble. Stock prices are high – but high prices aren't what kill a bubble.

The markets have been strong since 2009, and I'm not predicting a downturn here. But none of us needs a massive loss to convince us to protect some of our retirement savings. It's just common sense.

Researching the financial experts and coming up with a high probability prediction is like flipping a coin. No one really knows in spite of what they say. We all have our biases.

Some are biased to sell newsletters. Many financial advisors are biased to optimize the amount of money you make today, while ignoring the risks to your livelihood. Some recommend a diversified portfolio by putting 40% to 60% in bonds or money market, reducing the risk of loss while providing average returns. The truth is they have no real control over the market. It's an emotional animal.

I would be the first to admit ... I am biased, as the name of my business implies, to protect at least some of your retirement funds from loss and maximize your retirement income.

How would you feel if you received a call at age 80 that you have depleted all your assets? And then your trusted advisor says "Gee Bob, I'm really sorry. I had a chance to guarantee a portion of your retirement income...but I was really worried about charging you 1% more in annual fees!"

(Continued on page 2)

You Say You Want A Revolution?

The following is from an article by the CEO of one of the fastest growing FinTech companies in the small to mid-size business space.

Small business, as they say, is the engine of our great economy. Unfortunately, in recent years, that engine has run low on fuel. Startups and emerging growth companies have seen their options for access to capital slowly disappear over the last 20 years. Banks no longer loan to small businesses, government programs are sparse and investment banks will only finance Fortune 100 companies.

Even with relaxation of the direct solicitation rules under Rule 506(c), small companies still face the challenges of raising capital without the requisite reputation to attract wealthy, accredited investors — such as angel investors or venture capitalists.

Seeking to address the void in small business capitalization, Congress passed the JOBS Act in 2012, and since that time we have seen several initiatives from the SEC enacting the law.

On March 25, 2015, they implemented section 401 of the JOBS act known as Regulation A+, or "Regulation Crowdfunding". As a result, companies could raise capital through a more streamlined registration process, allowing companies to raise up to \$20 million (Tier 1) or \$50 million (Tier 2) per year from the general public.

More recently, on October 31, 2015, the SEC announced the passage of the long-awaited rules under Title III of the JOBS act, and in so doing ushered in a new era of small business finance.

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More Interesting Facts *you* Should Know!

Hank's Thoughts (Continued from page 1)

In March of 2009, the S&P 500 finally reached its bottom after the crash that started in September of 2007. In March of 2013, it returned to its value before the crash ... about 5 years ago.

All this leads to the U.S. markets being at all-time highs. But, what goes up must eventually come down.

Looking at the great bubbles of the past, they are not characterized by higher-than-average prices alone. Among factors, extremes of euphoria seem much more important than price. No bubble had ever broken without being accompanied by signs of real excess such as those found in 1929.

Currently, there are not enough signs of euphoria, although heating up, yet present to make this look like a late-stage bubble.

Bouts of volatility – like the one we experienced recently when the major U.S. indexes plunged 10% in a matter of days – will become more frequent as the Melt Up rolls on.

For several reasons, the future could be downright ugly once the Melt Up ends. Some believe stocks could be a losing bet over for the next 7 to 10 years.

I am not certain when the correction will come...just that there will be one.

The question for each one of us is not when, but how much money can I afford to lose without a major change in lifestyle?

There are several solutions which can protect your hard-earned money from market losses when the correction arrives. Some have the potential of making better returns than the average investor in stocks and mutual funds over a 10, 20 or 30-year period.

Where a variable annuity will lose money during the next crash, a fixed index annuity (FIA) could be a wonderful place to earn competitive interest rates, while protecting you from market losses.

Not only is the potential for accumulation competitive, but FIAs continue to be a great solution for lifetime income that cannot be outlived.

You probably have a well-intentioned financial advisor, who is focusing on accumulating as much for you as possible. However, he or she has no control over the market and possibly the products the company tells them they must or must not sell.

In addition to risk of major loss, which many hope and pray never comes to pass, by far the biggest danger ahead is the very real risk of outliving our money and not having a reliable income in retirement.

An annuity puts client assets into the hands of very large, very solvent and historically conservative companies who are much more tightly controlled than any bank. There is no better way to stabilize the retirement ship in a stormy sea and to take some of that longevity risk off the table!

To effectively reduce the stress and fear that millions of retiring Boomers are about to face, only an insurance company can guarantee you a life time income, despite all the promises the stock market based financial advisors make.

Before you say “Bonds do that too.” I hasten to point out that the 33-year falling interest rate cycle is about over. Very few advisors today know the pain of destroying client wealth in a bond portfolio.

The reality is that most people are living far longer than their money will last. Given that fact, annuities might be the only salvation for tens of millions of Americans.

Wouldn't it be wise to at least put a portion of your portfolio into something that's protected forever?

“When my information changes, I alter my conclusions. What do you do?”

Call or email me and let's discuss some options.

This news is all about you...

Monthly Quiz

- 1 - What was the last UK number one hit single for the band Queen?
- 2 - What is the national flower of Australia?
- 3 - Which British DJ and Producer was the co-founder of Allido Records?

(Answers found on page 4)

Thoughts of the Month

"The greatest danger for most of us is not that our aim is too high and we miss it, but that it is too low and we reach it."

-Michelangelo

"Life's like a movie; write your own ending, keep believing, keep pretending."

-Jim Henson

Did You Know?

- You can spell the word "level" the same backwards
- Madonna and Michael Jackson were both born in 1958
- You take over 23,000 breaths everyday
- Almonds are members of the peach family
- Gold never erodes

You Say You Want A Revolution? (Continued from p1)

The new rules — set to take effect in May 2016 — will allow companies to raise small amounts of money from all investors, large or small, by general solicitation via the internet or social media. The caveat is this offering must be done through an SEC registered "crowdfunding portal".

"These new rules provide an effective, workable path to raising capital that also provides strong investor protections," said SEC Chair Mary Jo White. "It is important for the Commission to continue to look for ways that our rules can facilitate capital-raising by smaller companies."

Legion Capital Corporation is poised to lead the way in this burgeoning industry, by leveraging the power of its multi-million opt-in investor database and state of the art crowdfunding platform to create a powerful and enduring financial model.

Legion Chairman and CEO, Jim Byrd, stated: "Congress and the SEC have acted to reignite the capital formation process for small and emerging companies in America. The JOBS Act and crowdfunding initiatives will revolutionize the financial services industry."

For too many years, corporate finance has been the exclusive province of the Wall Street banks and the ultra-wealthy investor. Now, for the first time, every company has the chance to finance their growth through the power of crowdfunding, and the average investor will have the chance to access early stage private offerings and IPOs. This is truly a landmark event in the history of American capitalism.

Crowdfunding is already a vast and rapidly expanding industry. According to a recent Report by crowdfunding industry analyst Massolution, global crowdfunding experienced accelerated growth in 2014, expanding by 167% to reach \$16.2 billion raised — up from \$6.1 billion in 2013. In 2015, the industry was set to more than double once again, on its way to raising \$34.4 billion.

Legion Capital is poised to become an early leader in this exploding industry and intends to be the gold standard among the new breed of financial services companies.

The revolution is upon us...

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Helping You Think About Your Money ... And Make Smart Choices To Protect Your Hard Earned Assets.

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"They chose those two animals to represent the stock market because your broker will feed you all the bull you can bear."

Do You Want To Be Part Of The Revolution?

Did you enjoy the feature article by Jim Byrd, Legion Capital CEO?

J. Bradley Hilton, grandson of Conrad Hilton who founded the Hilton Hotel chain, is the President of Legion. Capital. Brad employed financial technology (FinTech) to help the family grow the Hilton Empire.

The world is changing at a blazing fast pace. Some companies are going out of business, while many others are starting up and growing rapidly. I can't emphasize diversification enough in these times. I want to introduce you to what may be an opportunity of a lifetime to participate in a company with unprecedented growth.

If you're looking to improve your financial portfolio, with opportunities which are uncorrelated with current stock market volatility... ***Call or email me and let's discuss some options.***

There are two key ways to benefit...Growth and/or liquid fixed interest return up to 8% per year.

Answers to Quiz

1. **We Will Rock You (2000)**
2. **Golden Wattle**
3. **Mark Ronson**

Thank You for Your Referrals

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

I want to thank those who have enough confidence in me to recommend my services to help their family and friends. If you can just introduce one client per year to become part of our inner circle, it would help everybody immensely.

Although we focus on protecting and optimizing your retirement cash flow, 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!

I'm happy to assist you or anyone in your circle of family and friends with education and getting enrolled in the financial or Medicare plan that's optimum for them. Just have them call me.

Thank you soooo much!

Disclosure - Information provided in this article does not constitute legal, taxation, or investment advice. Please check with a qualified tax advisor when making financial decisions.

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