

8 ESSENTIAL RESPONSES

**THE GUIDE EVERY CONSUMER MUST HAVE WHEN
BREAKING UP WITH THEIR BROKER**



What your Ex-

**-Broker, -Banker, -Financial Planner, -Money Manager, -
“Financial Guru” will say when you break up with them...**

- **I have a product that will do something exactly like that.**

If they do, and they usually don't, why did they wait until now to show it to you? Are they only acting in your best interest when they are losing your account?

- **There are a bunch of hidden fees in those products.**

Our fees are optional, their fees are mandatory. All of our fees are disclosed in bold print, some of their fees are hidden or hard to find within the fine print of prospectuses which can be hundreds of pages long.

- **You don't get all of the market gains in that type of product.**

True, but you don't participate in losses. If you have a 30% loss you need almost a 43% gain to get back to where you started.

- **The loss you have experienced is only a paper loss.**

So when you have a gain do they say, "It's only a paper gain." Any loss you have requires you to recover from that loss before you can start earning again.

- **You don't want to tie up your money for long periods.**

Other than the money you are spending today, the rest of your retirement money is always in a holding pattern. The question is, what is it doing to provide you guarantees or are you just hoping it will be there when you need it? As long as you have adequate emergency funds, you can let the rest of your money work for you.

- **It sounds too good to be true.**

Just because your broker or banker didn't tell you about it doesn't make it untrue. Besides, annuities have been around for over 200 years and are state regulated by the Department of Insurance.

- **If this is so good, why aren't more people doing it?**

The financial planning industry is dominated by fee based services and products. Moreover, this industry is heavily supported by the media through advertising dollars. Fortunately, the tide has started to turn. In an era of corruption, corporate greed, political malfeasance, international destabilization, and the threat of terror, retirees are looking for safety. Due to product enhancements and market, risk fixed annuity sales have been growing at an unprecedented rate.

- **I have been your money manager for decades.**

Chances are your last job is not the same as the first job you had out of high school. You probably also don't live in your first home or drive the first car you bought. As your life changed so did your jobs, homes, and cars to meet your current needs. At this time in your life you need a financial professional that will secure your retirement with guarantees and lifetime income. If those needs have not been addressed in a meaningful way prior to us meeting, then it is time for a change.

The truth is that people who represent VARIABLE products rely on your annual fees and charges for their income. The second you move your money from their risk accounts to SAFE accounts, they stop collecting fees. Isn't it time to stop paying high fees? Isn't it time to protect your principal, lock in your gains, and develop a guaranteed strategy for lifetime income and/or legacy planning? It is time to end the game of chance. You need to stand firm and protect your hard earned retirement so you can sleep at night knowing you are no longer at risk to the uncertainty of the ups and downs of the market and economic volatility.