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# FIXED INDEX ANNUITIES SAVE THE DAY FOR MILLIONS OF RETIREMENT ACCOUNTS! NOT ONE DIME LOST!

<<FirstName>> <<LastName>>  
<<Address>>  
<<City>>, <<State>> <<Zip>>

Dear <<FirstName>>,

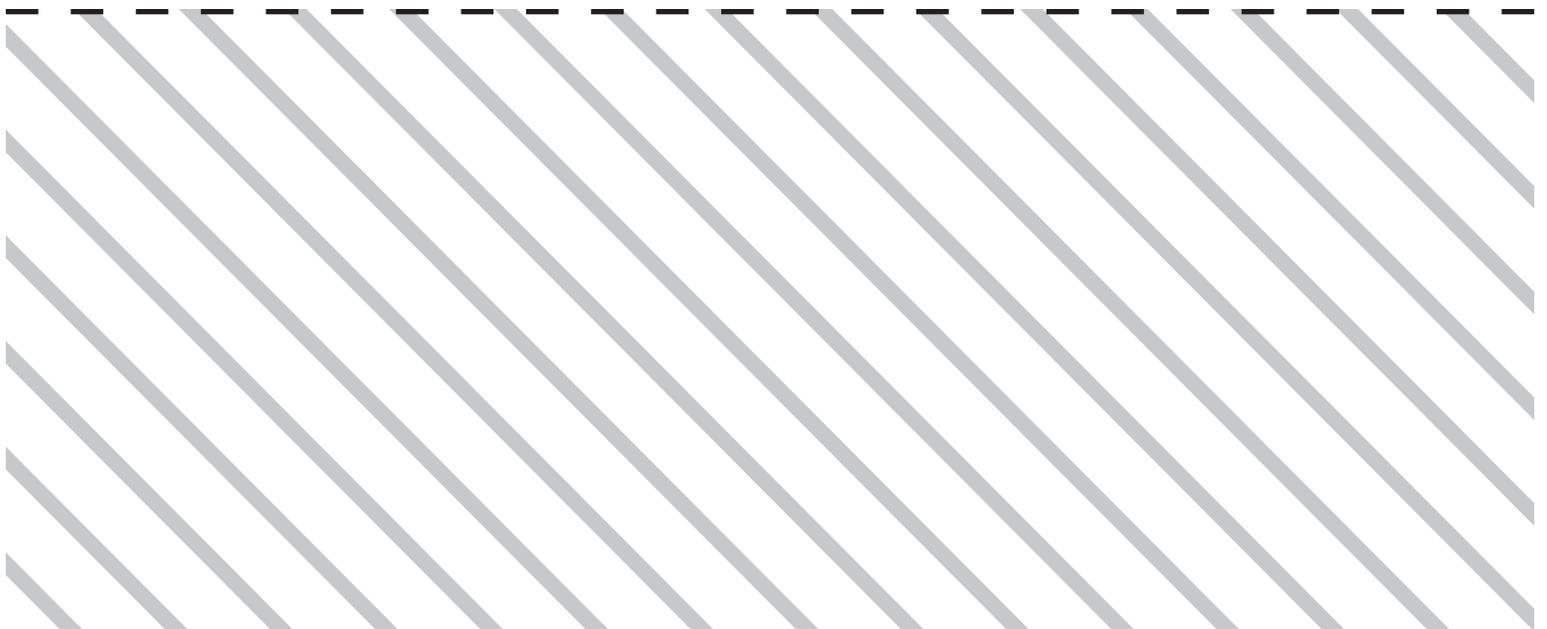
As you know by now, our economy is in a recession. The Dow Jones was at 14,279 a year ago on October 11th 2007. Since then it has plunged to a recent low of 7,773 on October 10th 2008. What is of special interest is that the Dow Jones closed at 8,466 on October 19th **1998** and then closed at 8,451 on October 10th **2008**, ten years later. If you didn't have an automatic method for capturing gains while they were temporarily there, then you may have lost a decade of performance from the stock market.

**Today I have effective strategies that protect your principal, so you never again will suffer a loss.** I, like anyone else, love gains in my portfolio. However, if you don't protect yourself from market declines, you may find yourself spending years just trying to get back to where you once were. Some people are beginning to question if it will come back. Wall Street advisors are saying not to worry because the market will come back and it's true, it will come back, but that's not the right question to ask. The appropriate question is, **will your money come back in your lifetime?** If you allow your portfolio to suffer losses of 20%-50%, it will take a substantial amount of time just to recover.

In 1900, the Dow Jones stood at 66 points. By the year 2000 it was at 11,479. Sounds impressive until you do the math and discover that is a 5.3% annual compounded yield. For the Dow to yield just 5.3% annually it would have to grow from 11,479 points in the year 2000 to 51,000 points by the year 2030. This 30 year time frame simply represents the time many will spend in retirement counting on the market to provide them an income. So far we are about one decade into these 30 years and the market has not given us any sustainable gain. In fact, it is currently down from the year 2000 level by about 2,000 points. If the market doesn't perform in your remaining lifetime where will your income come from? Economist John Maynard Keynes said, **"When the facts change, I change my mind."** What do you do?" Perhaps it's time to take a new direction for the way you will protect your principal -- grow it and generate an income from it.

If you allow a 50% loss to take place in your portfolio it takes a 100% gain just to break even. Using the market's 100-year annual performance of 5.3%, it will take more than 13 years to get a 100% total return. **You don't have 13 years to wait.**

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In light of the market's volatility and your desire to protect your nest egg and to potentially generate an income from it, you should take a new look at the powerful, recent changes to the safe FIAs I have long offered. **Clients participating in these annuities have never lost any principal, interest or annually captured gains, never.**

In addition to this absolute safety, we can link to stock or bond indices to benefit by the up of the market while never participating in the down. We also can guarantee a growth rate of 8% for the purpose of providing income either now or in the future.

The average American worker will have worked 90,000 hours by the time he or she retires. I encourage you to spend 1 hour with me to be certain you have done all that is possible to protect and maximize your life's work represented in your nest egg.

**Warren Buffet said "Don't lose what you already have."**

I know what you are thinking:

- A. *I'm afraid the market is going to go up and I will miss all those gains!* My strategies automatically captures your gains each year. You will never miss them again.
- B. *I have lost too much money in the market and want to wait for it to bounce back!* Why wait? Let's start the recovery today?
- C. *If I sell now I lose half my portfolio!* My strategies' guarantee you will never lose your principal or interest. They put a plan in place to capture gains before the next market adjustment.

The difference between most market accounts and Fixed Index Annuities is that these annuities don't participate in the huge market losses.

I assure you by visiting with me you will gain both profits and peace of mind. Please give me a call at **866-881-0171 or 972-731-2539** and I'll be happy to visit with you, OR complete and return the tear-off section below in the provided postage-paid envelope and I will send you a **FREE REPORT**. You will have **no obligation** and there will be **no cost** to you. However, you will be empowered with new information that will be good news to your portfolio and with the ability to sleep in these unstable financial times. I hope to hear from you soon.

Rick Alford  
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## INFORMATION REQUEST SECTION

A **FREE** Report is available by calling 1-800-248-8530, 24 hours a day, for a **FREE** recorded message OR complete and return this tear-off section in the provided postage-paid envelope. You will have **no obligation** and there will be **no cost** to you.

NAME: \_\_\_\_\_

PHONE: (\_\_\_\_\_) \_\_\_\_\_

BEST TIME TO CALL: \_\_\_\_\_ AM  
PM

AGE: \_\_\_\_\_ SPOUSE'S AGE: \_\_\_\_\_

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