

# A less stressful and more profitable way to manage your retirement savings.

Why do retirees (and those nearing retirement) have their entire retirement savings in the stock market? The number one response is, to get a better rate of return than the banks are paying. Yet, most retirees with stock market investments do not know what their compound annual growth rate has been. (In other words, how much was made on their investments.) Could it be, that these returns are not reported to the investors?

I ask, **“What is wrong with this picture?”**

Over the years, I’ve interviewed more than 15,000 retirees and pre-retirees. 90% of those interviewed, believe that “one day” the stock market would make them rich, if they just hang in there long enough...

Many of these investors have had their money tied up for 20 to 30 years in the stock market and acknowledge that most of the money in those accounts today, are monies they themselves saved and invested.

My next question is, **“After 20 or 30 years in the market why aren’t they rich?”**

An investor in the stock market:

1. Furnishes all the money.
2. Takes all the risk.
3. Ties up money for 20 to 30 years.
4. Is not informed of the compound annual growth rate.
5. Pays all the fees (whether there is a profit or loss).
  - a. Pays an advisor.
  - b. Pays a brokerage company.
  - c. The money is then turned over to a mutual fund company, (which is actually doing the investing) and pays a manager fee, too.

Again, I ask, **“What is wrong with this picture?”**

If you were invested in the stock market in 2018, odds are you’ve lost some or all of the gains made in 2017.

One thing is for sure, if you keep doing what you’ve been doing the last 20 or 30 years, you will continue to get the **same results over the next 20 or 30 years.**

There is a more profitable way to approach the stock market. It is a **proven retirement investment strategy** which has been used over the last 30 years by millions of investors. Approximately 15 of the largest banks on Wall Street and over 50 of the largest legal reserve companies also employ this strategy.

So, I ask, **“Why wouldn’t you?”**

If you are looking for a **less stressful and more profitable way to manage your retirement savings**, I invite you to a **free, no-obligation review of your current retirement plan.**

Let me share with you new possibilities for a stress-free and secure retirement. Call for your appointment, today.

*- Rick Alford*