



### **Bank Analogy**

Mr. Client, let's stop and think about this a different way. Retirement planning is all about long term profitability, similar to banks. Banks make long term loans to clients all the time, don't they? (i.e. Home loans 15yr, 30yr mortgages). Along with these loans comes certain provision, right? They will have an interest rate that's expected, sometimes fixed, sometimes variable, they may have pre payment penalties which will penalize you if you pay it back too early and they all have late fees in case you pay back too late. All these provisions are in place to insure one thing and one thing only. That the bank is guaranteed to be profitable, making that loan.

Now, we make these types of long term loans all the time too, don't we? In retirement planning, we lend institutions monies for years and year's right? We send hundreds of thousands of dollars to investment companies and what do we get in return? Mostly just potentials and possibilities. Where is our guarantee of profitability? And to add insult to injury, they charge us to use our money. What bank in the world would be in business making loans like that? But we do it all the time.

Moving forward with any new program or company your priority should be that of a bank, to guarantee your profitability. So that no matter how volatile the economy is, that "loan" you make to "Fidelity or JPMorgan" is a profitable one, guaranteed. This is true retirement planning, this gives us a solid base to which we can plan around in our later years. It's all about planning for the worse and hoping for the best. Retirement planning is three major components', principal protection, growth potential and an income you cannot out live. All this starts with guaranteed profitability. Let me set up an appointment with one of our specialist so that we can show you what steps you need to take in order to accomplish this.