

Peaks . . . Valleys . . . Your Money . . . Risk

The Stock Market Looks Like The Rocky Mountains?

When You're On The Mountains and Afraid Of Heights

Just Don't Look Down.

But When It Comes To Your Retirement Money You Can't

Afford To Ignore The Possibility (or Probability) Of A Fall . . . A BIG Fall!

[Why Expose Your Retirement Money To Risk?](#)

S&P 500

1,369.57 -0.69 (-0.05%)

Apr 16 - Close

INDEXSP real-time data - [Disclaimer](#)

Range 1,365.38 - 1,379.66

52 week 1,074.77 - 1,422.38

Open 1,370.27

Vol. 587.62M



From 1-15-2000 to 10-9-2002 the market dropped **37.8%**. Even worse was the drop of **53.9%** from 10-9-07 to 3-9-09. **53.9%!!!** This is just the S&P 500. Some people lost more, some less, depending on the individual stocks and mutual funds they were in, and when they sold their shares (if they sold at all).

The point is, if you were retired or close to it, and had \$1 million in your retirement account, can

you imagine the utter devastation of losing \$250,000...\$350,000...\$500,000? How do you get that money back? That would have a major impact on your income for the rest of your life. Do you know anybody that suffered from these crashes? Did the drops affect you?

- You don't have to be a technical chart reader to see the trend. We don't have the invention of the 401K (1980) or a tech boom (1990s) to keep us on a sustainable bull market like we see before the saw tooth started.
- Unlike their parents or grandparents, most baby boomers didn't have employer guaranteed lifetime pensions. So, self directed 401Ks flooded the stock market with buyers, and now seniors are doing just the opposite. A flight to safety and withdrawals for income from the fastest growing demographic in our country could make it very difficult for the stock market to find buyers in the future compared to what we've seen in the past.
- Add to that
 - Unprecedented national debt
 - International debt and destabilization
 - Gridlocked domestic policies
 - A war that can't be won, only maintained
 - Risk of catastrophic terrorist attacks
 - Rising oil prices
 - Wall Street corruption
 - Automated algorithmic computer trading
 - Etc.....etc.
- Your stock broker may tell you not to worry about the market . . . it always comes back. What happens when you need the funds, and it's not "back?"
- I have no idea what the stock market will do today, tomorrow, next week, next year, or 10 years from now. Nobody knows . . . not your broker, your advisor, your uncle, your neighbor, a magazine writer, or any of the "experts" on TV. All I know is the market will go up and it will go down. I don't know when, how high, how low, how good, how bad, or how long.

Questions For You

- ? Do you want to base your retirement income on the ups and downs of the market, or have a set age where you'll have a guaranteed amount of income for life?
- ? Isn't it unnerving that you never know how much retirement money you'll have tomorrow, next year, in five years, in ten years? How does it feel to never know how much income you'll have to live on for the rest of your life?
- ? Would you look at your retirement money in a different way if it was a stack of \$100 bills instead of a number on a piece of paper?
- ? How is investing in the market different from gambling in Las Vegas? Why would you gamble with the only money you have to live on for the rest of your life?
- ? What is more important to you, avoiding the potential of losing significant portions of your retirement money, or taking risks to receive potential gains?

If You're Close To Or Already In Retirement

Should Your Money Be At Risk?

Shouldn't Your Retirement Money Be In Something That

- Is guaranteed to be safe and secure.
- Is guaranteed not to lose value due to market downturns.
- Is guaranteed to grow your future income value at a high rate.
- Is guaranteed to pay you (and spouse if married) income for the rest of your life.
- Will give you INcome not IFcome.
- Will give you peace of mind.

Shouldn't Some Of Your Retirement Money Be In A

Fixed Index Annuity With An Income Rider?