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The Great Retirement Betrayal

Lies that can sabotage your retirement and cause you a retirement nightmare!

Lies, Lies, Lies and Half Truths! You need to be aware of the following:

- My money's safe in the bank!
- My living expense will go down when I retire!
- Bonds are safest!
- CD money is for long term investment!
- Medicare will pay my bills if I get sick!
- Social Security will be there for me!
- Inflation will not affect my retirement income!

We can give you an overview of ideas that may help you!

- Shelter more of your money from taxes (with several tax minimization techniques your accountant may not have told you).
- Fight inflation (not with just a few fashionable hedges, but with a comprehensive investment strategy).
- Earn higher investment income (with several well-chosen, low-risk investments currently yielding a return substantially higher than you may be getting at your bank).
- The number one key to wealth Learn how to protect the money you make against taxation and inflation.

**FIND OUT WHAT THE IRS, BROKERS AND YOUR BANKER
WOULD PREFER YOU DIDN'T KNOW.**

Do you ever lay awake at night worrying about money? Are you living paycheck to paycheck or wondering if you're going to outlive your retirement money?

- Do you feel like you lack the knowledge to make good retirement decisions?
- Do you feel like you are working just to pay the mortgage and ever-escalating property taxes?
- Do you look at your paycheck or Social Security check and get a sick feeling when you see how a large part of your income goes for taxes?

The truth is, it does not matter if you are making \$40,000 or \$100,000. Some people are flush with money and other people can barely afford to pay their monthly bills. The people who have plenty of money are just like you, except for one thing.

THEY LEARNED THE MONEY SECRETS THAT THE BANKERS, BROKERS, AND BUREAUCRATS WANT TO KEEP HIDDEN FROM YOU!

This report will introduce you to the knowledge that they have, and it will help you on your path to freedom. Not theoretical freedom; real freedom; freedom from worry; freedom from stress.

FINANCIAL FREEDOM

According to a recent government survey, 94% of all Americans are NOT happy with their financial situation. It is not surprising when you discover the colossal money mistakes that most people make.

Most people let their financial ship drift in the rough and tumble financial seas until they either crash into the rocks or sink into financial ruin. Is this the life you want?

Imagine living a life where you no longer have any money anxieties, where you can sleep peacefully at night; a life where you steer the direction of your ship.

WHERE YOU ARE IN CONTROL!

With the information from this report you can start living life to its fullest. Too many people live their lives in quiet desperation. With the right knowledge, you can start enjoying every moment of your life instead of being consumed with worry and fear.

Secret #1

Failing to Establish Goals. If you aim at nothing in life, you are likely to hit nothing. People do not plan to fail, they fail to plan. As Bloody Mary said in South Pacific, "If you don't have a dream, how are you going to have a dream come true?"

Secret #2

Procrastination. This can be the greatest deterrent in reaching your goals. It is a deadly enemy to financial independence. Do not wait for "just the right time" to start something worthwhile. The time will never be "just right" to start your journey of financial independence.

Secret #3

Misunderstanding the Tax Code. Taxes are the single biggest expense of your life! Most homeowners will pay almost 40% of their income in taxes. Still, there are many loopholes left in the tax law. Tax savings alone can pay for a college education or be a big help in your retirement years. It is crucial to mine the tax code for the diamonds buried deep in the tax law.

Secret #4

Misunderstanding Medicare and Social Security. This is a complex subject that includes retirement, disability, and health insurance. All I am going to say on this subject is that most people do not truly understand how the system works and the number of areas that are not covered, until it is too late.

Secret #5

Drowning in a Sea of Debt. The amount of debt that most people have is incredible. How can you achieve financial independence if you owe credit card companies, retail stores, auto companies, and everyone else? Not only are most people drowning in debt, they are paying 17% or higher for this privilege.

Secret #6

Misunderstanding Financial Aid for College. It is incredible how many people do not apply for financial aid because they have been led to believe that they do not qualify. You can have two families with identical income and assets. Yet, one family will receive an abundance of aid while the other will get nothing. The only difference is that one family learned the system.

Secret #7

Taking Advice from the Wrong People. One of the biggest mistakes is that people play "follow the leader" with their investments. Too often, an investment decision is made because a friend did it or they read something in a magazine. This strategy often leads people into placing their money into inappropriate investments, which can increase taxes, lose principle, or provide a miserable return on the investment.

THIS IS ONLY THE BEGINNING!

The sad truth is most Americans are one paycheck away from financial disaster. What would happen if your job disappeared tomorrow? Corporations are laying off people by the thousands. Other companies are relocating to other parts of the country or overseas.

Here are some additional secrets that the brokers, bankers, and bureaucrats want to keep hidden:

- How to guarantee your income.
- The pension traps that the IRS wants you to fall into.
- What your banker does not want you to know about CDs.
- The biggest mistake that retirees make.
- How to eliminate fees and high interest rates on credit cards.
- A simple three step strategy that will automatically increase your wealth by 20%.
- Simple strategies that will protect your financial assets from lawsuits, estate taxes, and lawyer fees.
- The most important rule about where you put your money.

PLUS MUCH, MUCH MORE!

You have two choices:

1. Stay on your present course and continue to overpay thousands of dollars in missed tax deductions, duplicate expenses, unnecessary insurance costs, excess loan interest, and live paycheck to paycheck.

OR

2. Get the players on your team who are in the trenches; who know the rules of the game, and how to win!

You can try to do it alone, but where are you going to find the time?

- the constantly changing tax laws
- research the universe of investments
- watch the CD market
- sift through the shifting sands of the financial environment

OUR RISK FREE PROMISE!

We are so confident that we can save you more than \$3,000 in taxes and other financial expenses we would like to offer the following:

- FREE one-hour consultation to find out what your fears, dangers and concerns you have about your current retirement picture.

**Do not let bankers, brokers, and bureaucrats take advantage of you for another year!
The Time to Act is NOW!**

Sincerely,
Hank Progar, MBA

P.S. We welcome the opportunity to provide you with a no obligation one-hour Financial Check-Up. Give us a call at (352) 690-9574 or call our 24-hour a day voicemail at (866) 261-4816. I look forward to hearing from you soon.