In These Uncertain Times…

Free Seminar Reveals Surprising; No-Shocking, Never Before Seen, Critical Knowledge…

Revealing Deadly Financial Mistakes And How To Avoid Them!

Virtually all retirees today are making financial mistakes that literally are costing and will continue to cost them, their estates and their heirs thousands of dollars.

The sad part is that these mistakes can most always be easily avoided with simple, straightforward solutions, yet they’re still unknown to them …and their advisors!

Their advisors, as do I, know about what by this time have become run of the mill issues, yet they too still affect the majority of retirees. These include the unnecessary income taxes they pay on investments and social security income, unnecessary court costs and taxes due to probate etc., etc., etc.

So, what’s different about this seminar? For one it’s these ten deadly mistakes …in no particular order:

Mistake Number One

A dirty little secret your insurance agent hopes you never learn about...

Never buy traditional long-term care insurance.

Needless to say, the insurance industry loves to sell high priced long term nursing care insurance policies for a couple of reasons:

- Agents earn loads in commissions on ridiculously high premiums.
  - Only 43% of all Americans aged 65 and over will ever need nursing home care, and over 80% of those are over age 80, which means fewer claims for an insurance company to pay.

You would think fewer claims would mean improved policies and or reduced premiums - when just the opposite has occurred.

This remarkable seminar reveals why you should never buy traditional long term nursing care insurance and a simple new strategy you can use to protect yourself instead.

Mistake Number Two

Owing your home and your other assets the “wrong” way.
This meeting reveals one easy way to reduce even eliminate one of your biggest liabilities!

Most folks have paid off their homes and enjoy a large equity in the property.

They do this because this practice was ingrained in their minds. They remember their parents and grand parents doing the same thing.

**Why is it a mistake today?**

Earlier, in the 20th century the banking laws were very different. Banks could and did take people’s homes from them whereas the laws today are far from what they were then.

How many times have we heard of an elderly person hitting the gas peddle instead of the brakes and although these well meaning people never would intentionally kill someone or extensively damage property, they have. The costs involved invariably exceed the liability insurance amounts available, so guess what they lose? That’s right, their homes. Why? Because it harbors easy to get at cash and the plaintiff’s attorneys don’t care if they destroy your life.

If the laws in our parents and grand parents day were as they are now, our parents and grand parents **never** would have paid off their mortgages.

True, it still always **makes sense to have the home paid off**; however, only in *essence*.

The difference is **where the equity is held** and how it is maintained. It can make a huge difference in your life. I call it a *shift* in the position of your equity. You still own it …just differently …and it’s all done to have better control of your life.

If you were ever sued, a growing concern due to our crazy court system - or if there was ever a natural disaster such as a flood or earthquake, your equity if left with the mortgage company protects them but at the same time it **places you at a great disadvantage**.

How many people affected by hurricane Katrina are still homeless because their equity is tied up in insurance company disputes?

Yet, **almost all of us** are making a mistake that is not only a major liability it is reducing the amount of income that we can spend while we are alive by **needlessly leaving our equity with the mortgage company**.

**Some of our children complain** that if we spend money that comes from the equity in our home they get to inherit less. That can be true; however, in most cases **there is a solution for that as well.**
There is one, simple way to reduce the liability in your life, increase your income and not disinherit your children, all without any real risk whatsoever. I'll show you how at this meeting.

Mistake Number Three

Living off your nest egg and witnessing your principal amount reduce …over time, significantly.

If you think like I do, the very fact that your nest egg is fragile and susceptible to the whims of the market, it gives you nightmares in lieu of more comfortable sleep.

After working for years and years, is there no peaceful way to know our worries are over? Isn’t it time that we don’t have to watch the market reports etc., and not ever be faced with reducing our lifestyles or running out of money by our living too long?

Well, THERE IS A WAY to keep your lifestyle and never ever witness your nest egg go down by even one dime, much less ever run out of money due to living too long!

This alone is worth the price of admission many thousands of times over. When I show you the new mathematical formula that I learned from probably the brightest actuary alive, who used to design annuities for a living, you will not only be amazed, you will do as many others before you …envision yourself breathing a sigh of relief once you implement it. You will also realize that your dreams at night will mostly be very sweet!

At this free meeting, you will learn this one clear strategy that you could implement to change your total retirement outlook!

This strategy, because it is only available to a handful of advisors scattered through the country, is hardly ever used, but could help virtually all of the people currently wondering, even worrying about their long-term future and the future of their heirs.

Mistake Number Four

A) Taking financial steps without obtaining an exterior overview of the whole picture.
B) Evaluating an investment in a side by side comparison versus what it can do for you, because of it’s particular features that facilitate your individual, particular, specific, situation.

I recently read a statistic that over 95% of all Americans have done ZERO in liability planning of their portfolios and estates. Asset protection planning involves seldom thought of tax reduction strategies, asset ownership strategies etc., all known only to the finest legal minds.

And a much higher percentage of estates still go through probate where they're subjected
to court costs and attorney fees and estate taxes.

This really bothered me since I know how easy it is to avoid each of these issues when viewing your financial situation from an overall and exterior viewpoint, usually impossible to do without a safe-money coach heading or backing your “team” approach.

When you attend this meeting, you'll know what some attorneys hope you never find out - how easy it really is to avoid probate, how easy it is to avoid reducing your lifestyle, running out of money, disinheriting your heirs etc. etc.

Mistake Number Five

**Investing in mutual funds that don't even keep up with market averages, like the Standard and Poor's 500 Index.**

Here's the sad truth that mutual fund money managers hope you never learn: many, many growth mutual funds charge you hefty, hidden management fees every year and they *don't even keep up with* the S&P 500 and *they all incur extraordinary trading costs* that you’ll discover are totally unnecessary …all revealed in this unique seminar!!

The average large cap growth mutual fund today charges 1.56% per year in management fees (*Source: Vanguard Funds*). The trading fees are even higher!

You can learn what you're paying in management fees by looking it up in your prospectus, but you won't find them revealed to you on your monthly statements. And, you won’t find the actual trading fees anywhere… the best you can do is get an idea of them by discovering their turnover in stock inventory.

So, if you have $100,000 invested, you're paying **$1,560 per year on average in fees alone**, to have your money managed professionally.

Here's the problem. Many times (over 85% of the time) this "professional" management doesn't even measure up to market index returns.

When you attend this meeting you'll learn first hand how to quickly and effortlessly find out how your funds measure up.

As a bonus you will be shocked to discover the other significant costs not incurred with the best un-advertised institutional fund!

You will discover that because of this fact, many mutual fund managers do not put their own retirement money in their mutual funds. The fact is that they only trust this one institutional fund to manage their money. …And, you’ll discover why!

Mistakes Six through Ten
When you attend a subsequent free meeting available to the first attendees who tell us that they are moved by what they’ve heard …you'll also learn:

- One strategy you can use to avoid capital gains taxes.
- How easy it is to reduce or eliminate federal death taxes in most cases.
- One easy way to reduce taxes on accumulating investment income.
- How to effortlessly use deferral to increase investment yields.
- One new strategy that will provide tax-free income to your heirs.

How a simple 30-second phone call can change your financial life forever for the better!

I'd like to invite you to pick up the phone and call 1-877-661-4469 and register for the next free meeting.

If the announced dates are not compatible with your schedule, call my office and ask to be put on our mailing list to notify you of a future event.

If you would prefer a consultation before attending an event, we will do our best to fit you in our busy schedule or place you on a wait-list.

When you call, our service will get your name, address, phone number, e-mail address and how many seats you want to reserve. That's it.

Let me assure you that this meeting is unlike anything you've ever seen before. You’ll understand why with such dynamic value in knowledge that a sales presentation is not only unnecessary it’s totally not called for.

The experts from whom I learned this invigorating knowledge don't do business that way and naturally neither do I. After over 39 years of helping people sort through their finances, I well know how I and everyone else absolutely hates sales pitches, so rest assured you won't be subjected to one.

That said, there's only three other reasons that people don't attend:

Reason Number One: The meeting is already booked to capacity. As you can imagine, this happens frequently. If it does, please accept my apologies. We'll do our best to squeeze you in if we can, or let you know of alternate dates in your area, if any. It's always best to place your reservation right away.

Reason Number Two: They think they're already being taken care of by their attorney or accountant.

While many people think this, it's usually not the case.

The simple fact of the matter is that these topics are highly specialized and you'll
probably never hear of them from your accountant or attorney much less the advisors of
today, pushing their over costly products in an effort to pay for your free lunch and
dinner.

The SEC has recently begun to crack down on this expensive practice because it is
always at the expense of the attendee and its true net cost to the client far exceeds just one
dinner.

When it comes to your accountant, how many times have you seen your accountant other
than to do your taxes in the last year?

If you're like most people, you probably haven't.

Truth is that most accountants and other professionals don't do “asset protection”
planning, and if you're waiting for them to give you this information, you could be
waiting a long time, maybe until it snows in July.

**Reason Number Three:** They think that these topics don't apply to them for any
number of reasons. Maybe they think their finances are too complicated or too simple to
attend.

Maybe they think that their estate is too big or not big enough to attend.

The reality is that the ideas I discuss at this meeting are universal and can be applied
to most situations.

To make sure you're comfortable with what this is all about; let me try to summarize this
meeting here:

The meeting is **without cost and will contain only helpful knowledge of true dynamic
value.** To make reservations call **1-877-661-4469.**

When the 24-hour service answers just say your name, address, phone number and email
address and that you'd like to make a reservation for the seminar date and time you prefer
outlined in the invitation.

Call right away and please understand the reasons why you won’t receive an enticing
expensive dinner.

Instead you will receive the kind of mind bending knowledge you’ve long wanted, even
suspected that was always available to the elite. This knowledge will undoubtedly enable
you to **buy** a lot more than all the five star dinners you’d like for the rest of your life:

**This meeting is guaranteed to give you a minimum of one money saving strategy
you've never heard before!!**
Most people that attend get many, many more.

By now you're probably wondering, what's my vested interest?

Why would I go to all this trouble to invite you to a free seminar unless I had something to gain from it? (You were thinking this weren't you?)

The answer is simple.

When I realized that I was exceptionally fortunate as a consumer sleuth, I immediately decided that I just had to share my shocking discoveries with my fellow Americans.

Because I did invest over $200,000 and six years of time in this adventure, I had to find an ethical method to help others and at the same time recoup the unusual investment.

So, the solution was to cover the cost of doing business through the lowest more than fair fees and to arrange a unique and strategic alliance for the normal 50% who eventually become clients.

Most of the members of the alliance do reward me with a modest fee.

Hopefully, you’ll also see and focus on the biggest reward I get, which is called psychic income. Being involved in your life in the most positive way possible. I was retired more than once and knew that when I actually reached that age, I really preferred to stay involved as one of my role models did in his 95 years, Dr. W Edwards Deming.

In fact, if the concept of helping others by informing them of this dynamic knowledge turns you on, you’re invited to join me in helping others improve their financial and fiduciary standards. Trust me, the rewards are far beyond verbal description!

Even the people that don't become clients always leave the meeting with knowledge they didn't have before, and they all have a good taste in their mouth when it comes to Learn First Seminars. They also likely will opt to participate in future slightly more costly seminars.

Well that's it.

To reserve your space, call 1-877-661-4469 today.

See you there.

Kindest Regards,
Gordon
Gordon W. Bell

Accredited Investment Fiduciary Auditor™
President
Learn First Seminars.

P.S. Reminder, as long as there's seating available, call 1-877-661-4469 to reserve your place to learn the ten deadly financial mistakes that retiree’s make and easy ways to avoid them.

P.P.S. This meeting is guaranteed to give you a minimum of one money-saving idea you can use right after the meeting to your benefit.