

LAW OFFICES OF JOSEPH ADELIZZI

191 Calle Magdalena, Suite 220

Encinitas, California 92024

Telephone Number: (760) 632-1338

Facsimile Number: (760) 436-3442

PROTECT YOUR PROFITS

Are you tired of losing money in your IRA or 401(k) when the stock market goes down? Get your money out of the market and PROTECT YOUR PROFITS.

I speak from experience, when, at age 45 I started serious planning for my own retirement and estate plan. I realized what I should have started 20 years ago to PROTECT MY PROFITS! What I realized led me to this plan for myself and to ultimately re-define my practice to offer this service to my clients is this:

There are just 4 risks in the stock market.

1. Individual stock risk
2. Sector risk
3. Manager risk
4. Overall market risk

Indexing eliminates the first three risks. Since you own an entire index, picking the wrong individual stock is avoided. Since you own an entire index, one sector going south will not affect performance much. Since you own an entire index, you don't have to worry about a manager trying to outperform the market. The only risk left is that the entire market may decline.

You can eliminate that final risk by using an Indexed Annuity, instead of owning the index outright. The indexed annuity does not put the "principal" in the market index. Rather, it uses the interest from the principal to control the index with an option.

If we learn anything from big time investors like Warren Buffet, it is this golden rule: "Do not lose your principal."

Traditional mutual funds or stock brokers take your principal and send it to Wall Street and hope for the best. If the market declines, you lose your profits, along with your principal.

With indexed annuities, the insurance companies put your principal into safe bonds to guaranty a minimum interest rate and send the yield to Wall Street. If the market goes up, the options are exercised and interest is credited to the annuity annually, where it cannot be lost. If the market goes down, the options expire, worthless. Your principal is safe. Not lost.

With the indexed annuity, zero is the floor of the index, meaning you make no profit, but more importantly, you suffer NO LOSS, and with this protection, you have now eliminated the last risk of the entire market declining.

To learn more about how you can PROTECT YOUR PROFITS using Indexed Annuities call:

SECURITY PLANNING GROUP, INC.

Joseph Adelizzi

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866-296-2889

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