Prizant Group

RETIREMENT PLANS THAT "CLEARLY" WORK FOR YOU.

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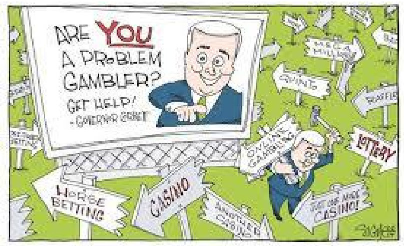
TAKE A FLYER: Take a chance, risk, or gamble (on something)



flyer (n.)
also flier, mid-15c., "that which flies, thing or creature that flies," agent noun of fly (v.1). Meaning "something that goes fast" is from 1795. Meaning "speculative investment, financial venture" is from 1846 (on the notion of a "flying leap"). Meaning "small handbill or fly-sheet" is from 1889, U.S. slang (originally especially of police bulletins), on notion of "made to be scattered broadcast." Meaning "aviator" (1916) developed in World War I.

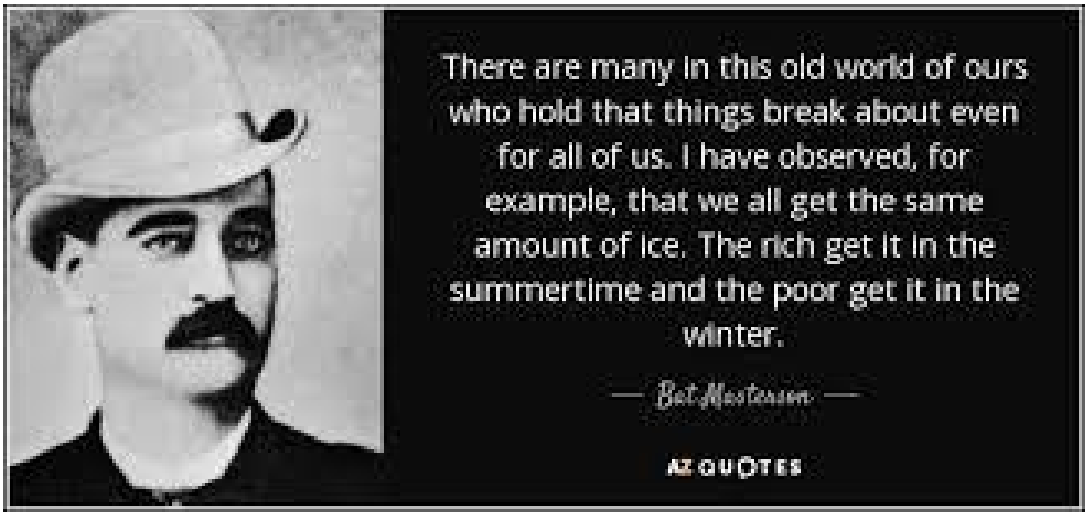
I'm just grateful that this team took a flyer on me and gave me a shot at the big times.
The economy is too unstable for us to take a flyer on some unproven investment at the moment.
We're not just taking a flyer with this plan—we've researched every angle very thoroughly, and we're confident this is the best approach to take.

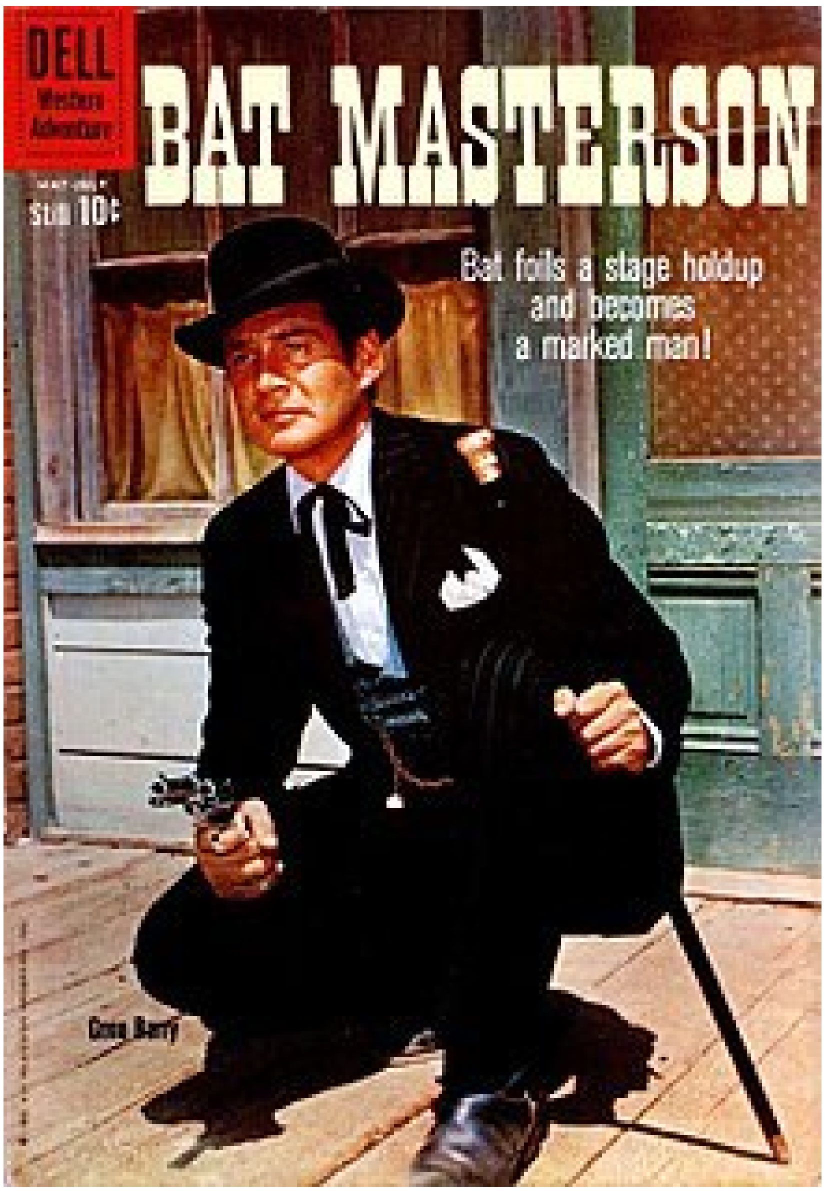
Growing up, gambling was seen as hobby for the masses and a degenerate way to make a living by society. Boy, have the times changed! Sports Betting (Real/Fantasy) is everywhere. Making a living in the betting world is now considered an honorable profession. Fantasy
The money sloshing around the industry is substantial ($7 Billion in U.S. and counting). I chuckle when the ubiquitous betting sports betting radio spots end with **"If you have a gambling problem, please contact..."** Besides the actual companies in the gambling space, our esteemed state governments are **"rubbing their little hands"** in anticipation of the tax dollars headed their way from this booming entertainment sector. As traditional streams of tax revenue have dried up, municipalities are looking to casinos, online sports betting, and fantasy sports competitions to fill the depleted tax collecting buckets.

Taxes

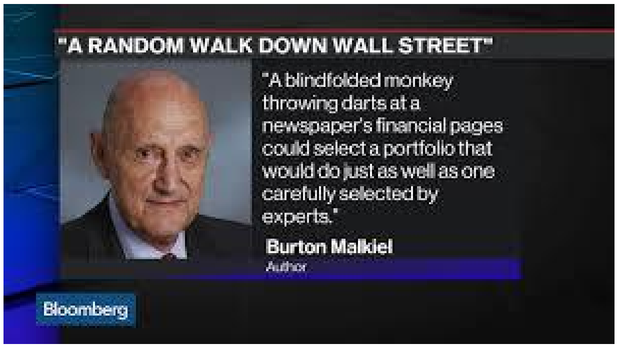
Sports Gambling is seen by many as a salvation for their economic woes. Sports Gambling. The smoke-filled back-room crap/poker games are so passe'.

The Gambler


There are many in this old world of ours who hold that things break about even for all of us. I have observed, for example, that we all get the same amount of ice. The rich get it in the summertime and the poor get it in the winter.
— Bat Masterson —
AZ QUOTES


DELL
Western Adventure
BAT MASTERSON
Still 10¢
Bat foils a stage holdup and becomes a marked man!
Gene Barry

Bat Masterson
The average citizen may believe that investing in the stock market is equivalent to heading to Las Vegas (a.k.a. Lost Wages). I beg to differ (unless you are "Day Trading or Playing with the Options/Futures markets).
Stock Market. I admit that the daily gyrations of the equities markets being dominated by **"Automated Trading"** can make the markets seem like they are rigged or being manipulated by machines. However, over the long run, the "cream rises to the top," with successful companies being rewarded with higher share prices and laggards punished. On the other hand, we have Professor Malkiel's **"Random Walk Theory."** which certainly doesn't say much for all those highly paid money managers, analysts, investment letter proprietors, and T.V. financial gurus.



The random walk theory is the occurrence of an event determined by a series of random movements - in other words, events that cannot be predicted. For example, one might consider a drunken person's path of walking to be a random walk because the person is impaired and his walk would not follow any predictable path.

Applying the random walk theory to finance and stocks suggests that stock prices change randomly, making them impossible to predict. The random walk theory corresponds to the belief that markets are efficient, and that it is not possible to beat or predict the market because stock prices reflect all available information and the occurrence of new information is seemingly random as well.

The random walk theory is in direct opposition to technical analysis, which contends that a stock's future price can be forecasted based on historical information through observing chart patterns and technical indicators.

Academics cannot conclusively prove or agree on whether the stock market truly operates via a random walk or based on predictable trends because there are published studies that support both sides of the issue.

We, at The Prizant Group realize the trepidations of our retirement plan participants in the investment arena. We show the historical investment returns of the equity/bond markets and seek to steer our clients down the middle. **"Dollar Cost Averaging"** is the mantra in 401(k)/403(b)/457 investing. DCA

Little bites at a time eventually add up to a full stomach!

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