

Safety with Growth - The Reality

Today, I would like to share an important concept on how to achieve financial security in today's market. What market are we in today? As you know, we are in a very volatile market if you are in the stock market. How can we have financial security if we don't have any control over our own money? So many people still use the 'sit and wait' and 'stay for the long haul' strategy and hope the miracle will happen in time, comfort themselves "it's only paper loss." How about the paper gain going along with it? How about the cost of waiting?

Since the start of this century, how many times have you made 50% gain in the market and kept it? And how many times have you lost 50% in your account(s)? Do you know every time when we lose 50%, it takes 100% gain to recopy the losses? Think about the speed for a second. How fast did it take for you to lose 50% of your money and how quickly can you make 100% gain on your money? We all know "time is money", are you willing to waste both of your time and money?

In reality, too many people can't afford to retire today, because many people are in the catch-up games. The truth is, it doesn't matter how much money you make, it only matters how much you can keep, grow, and protect!

The Core Concept - Safety with Growth

We believe in safe money. We promote the Safety with Growth Concept. The vehicle is Equity Index Strategy. The Equity Index Strategy is a simple solution to eliminate the market downside and lock in the market upside. Here is a hypothetical example, just to show you how it works. The red line represents the stock market and the green line represents Equity Index Strategy.

When the market goes up, we go up along with the market and lock in gain automatically annually. When the market goes down, we don't lose anything. Simply, we keep our principle and lock in gain. When the market goes up again, as we go up along with the market we lock in gain annually again. When the market goes down again, we don't lose anything. We keep the previous gains, here and here.

You may think this sounds too good to be true, there must be catches. Yes, there are two catches. The 1st catch is the time commitment. In order to make the compound interest work for you, you need time commitment. Depending on your time horizon, when you plan to retire, we will do case design for you to fit in your needs. The 2nd catch is the maximum gain. Just like a house, we have a floor and a ceiling. In the Equity Index Strategy, we have a floor of zero and the ceiling, we call it cap, is average around 25%. The cap varies depending on the financial companies and financial products. If the annual cap is 25%, when the market goes up, we will lock in gain annually from zero to 25%. If the market goes up more than 25%, the most you will make potentially is as much as 25%. If the market goes down and shows a loss, the most you will lose is nothing because you have a floor.

The Equity Index Strategy is a very simple solution, but it is very powerful. Many people have not yet heard about this concept, either because you are working with a captive

financial company, an agent, or you just simply haven't had a chance to get exposed to it. This Safety with Growth concept is designed to diversify your portfolio, so you can have some part of your money in a safe vehicle.

We work for our clients, not the financial companies.

I understand the Safety with Growth concept is not for everyone. Either you want to think about it and keep doing what you've been always doing or are you ready to make a change and apply this powerful safer money solution in your financial life, the choice is yours. Thank you for your time.

If you are satisfied with your financial results you have, then keep doing what you've always been doing. But if you have been searching for a better solution, we want to help you build a case design for your particular needs No cost to you.