

## No Sweat Investing: Let your money work for YOU!



Market swings are huge--3 of the top 12 in history in 2011 Interest rates are low--some of the lowest rates in history Financial products are more complicated--riskier than ever Advisors are not able to stabilize gains--no one can predict markets As prudent investors, not speculators, we need a way to make reasonable returns on our money. We want to build wealth. We know we cant squander our money in a 2% treasury or 1% CD. We dont have a huge account. We read how Wall Street makes its money these days--speculating with other peoples money on derivatives. We dont want the Streets help. We have learned that most money managers are having a hard time beating the market averages. Managed funds are losing clients daily. We dont know who to trust to build wealth for us. Unless we are a wealthy insider, speculating on Wall Street is NOT for us. We are going to lose if we give them our money. Fees always have to be paid no matter how bad the returns. We have also learned that even cautious financial advisors are NOT any better at guessing the future of the markets than we are. Unless we have insider information, like Congress has, we are not going to know what specific securities to buy. We are stressed about losing money and about having enough for retirement. Fortunately, there is a No Sweat method of investing. We can use certain simple steps to build wealth for the long-term. Any person can grow their assets without the constant fear of making a bad choice and failure. No sweat investing lets our money do the work of building wealth. And we save advisor fees too! I was in financial services for over 25 years. I found that clients who dont try to chase the current hot investments come out better situated than those who do. Most Working Millionaires dont have time to worry about owning the top earning stocks or mutual funds. They let their

money WORK for them. You can too.

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