

All the Reasons You Should Ignore “Invitations” From Financial Advisers

I Get IT! Deja Moo (same old *bull*), *Right?*

But, if you're not happy with your situation... or wondering if it *could* be better... isn't it OK to get a second opinion? That's why even top doctors, attorneys and many other professionals recommend 2nd Opinions.

**And that's why I even encourage clients to seek out second opinions.
If I didn't... how confident am I in what I do?**

Whether you are planning for retirement or already retired, a second opinion from an experienced financial adviser may uncover opportunities that could put you in a better financial position. You've worked hard for your money and paid into the “system” for decades. You *deserve* every penny you are owed. But, according to studies by the *Library of Congress* you are not receiving all the benefits you're owed (www.FullChecklist.org).

I'm so confident I can find you at least \$3,000 in benefits you're owed, but not receiving, that I'll give you a \$100 gift card, to your pick of restaurants or Amazon.com, if I can't find those benefits... (Heck I'll give you the \$100 Gift Card even if I DO find you the benefits... I'm that confident).

Here are just 7 examples of benefits you may be missing:

1. Do you have a program to **cover up to 2 years of long-term care costs without paying a cent in expensive annual premiums?**-- that *could* mean over \$160,000 in benefits to you... the catch is you must act now, while you're still healthy!
2. Have you identified **undisclosed issues in your portfolio... which may be preventing you from receiving thousands of dollars per year in investment benefits...** utilizing independent, 3rd party software to analyze your brokerage and retirement accounts... at absolutely no cost to you?
3. Get an **Identity Theft Program available absolutely FREE through the federal government!**
4. Do you qualify for a program to help **lower taxes you pay on taxable investment income to just 1.7%**, using U.S. Treasury Reg. 1.72 and a customized income withdrawal plan? Depending on your tax bracket, this could save thousands in lower tax brackets up to tens of thousands in higher brackets.
5. Have you identified potential **titling issues on accounts at your financial institutions which could expose those assets to unnecessary legal action, probate or “unintentional disinheritance?”**
6. Did you know that **your financial POA (Power of Attorney) document is likely missing the “language” needed to work in several critical situations?** Learn what those situations are and how you can *easily* fix this issue we've seen with virtually 100% of POAs. And, also learn **why your medical POA may be ineffective unless filed this important way** and how to fix *that* too!
7. A program to help **protect your wife from losing 1/2 her Social Security Income at your death?**