Safe Growth Email Course (aka Nurturing Campaign)

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Note: "Jim" is simply the name I gave to the Ideal Reader. I've found it's helpful to imagine a real person we're writing to vs. just calling them "people on your email list."

All emails from Marvin Mitchell

Email 1 - Subject: Here's Your Safe Growth Kit

Hi Jim,

Thank you for confirming your email.

Use the links below to download your free copy of the Safe Growth Investor's Kit.

Remember, there are 4 parts to the Kit:

1. The Guide on How to Never Lose Money Due to Market Fluctuation

2. The Special Report on The 5 Lies Wall Street Likes To Tell Investors (Even After 2008!)

3. The Guide on How Fees Can Destroy Your Retirement

4. The Safe Growth Email Course (you'll get your first email in the series tomorrow)

Simply click the links above to open the resource in a new window.

Once open, click "save as" to download the guide to your computer.

If you read through these resources you'll be light years ahead of most people when it comes to retirement knowledge.

I encourage you to print out these guides and highlight ideas that stick out to you.

You may also want to make a list of actions you may want to take based in this new information.

It's also a good idea to schedule time on your calendar to read this.

Thank you again for downloading this Kit. It's my pleasure to share this valuable information with you.

If there's anything I can ever do for you please don't hesitate to email me (simply reply to this email) or call 314-373-1598.

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P.S. Click here if you'd like to schedule a free consultation with me to review your retirement needs.

Email 2 - Subject: Why my Grandma's battle with cancer made me a financial advisor

Hi Jim,

Can you remember a time you got a phone call that changed your life?

It happened to me in 2006.

I just finished my Bachelor's at Southern Illinois University and had just got accepted to law school at Texas Southern University.

Nobody in my family had ever graduated college before so for me to go to law school was a big deal for me and my family.

Most my childhood my sisters and I were raised by a single mom.

We didn't have a lot of money but Mom taught me the value of hard work and to reach for my goals. This is how I ended up in law school at the age of 20.

However, when the phone rang that Tuesday morning everything changed.

"Marvin, your grandmother was just diagnosed with Stage 5 cancer," Mom said.

The news rocked me. It felt like I got punched in the stomach.

Grandma Betty was the glue that held our family together.

She was the family matriarch. It was her home where we would always meet for family dinners and holidays. Hearing she had cancer was a major blow to our entire family.

Since there was nobody else to take care of Grandma my mom told me she planned to quit her job to take care of her.

That left me with a life-altering decision…

1. Stay in law school.

Or…

2. Move back home to help my mom take care of Grandma.

I knew that leaving school could potentially derail what I had envisioned as a brilliant future. But I wanted so much to be there for Mom and Grandma.

So I left law school to go home and help.

One of the things I helped with was my Grandma Betty's finances.

Although she never had a high-paying job throughout her career, she worked her whole life and lived modestly.

When it came to her retirement, she did exactly what she was told to do. She:

- Had a 401(k) that she paid into consistently
- Built up her retirement savings
- Was thrifty with her money

Grandma Betty was a careful spender and consistently put money aside because she wanted to be sure she didn't run out of money and would never be a burden to anyone.

Unfortunately, she was not unable to do either because the financial advice she got meant most of her money was in the stock market.

Her Wall Street advisor was charging high fees and very little of her money was in safe investments.

So the crash in 2008 devastated her portfolio. And her illness lingered on.

Toward the end of her life Grandma Betty's worst fear came true: she ran out of money.

Thankfully, our family pulled together to help her in her home. But she felt like she was a burden -- something she worked so hard to avoid.

Even though we assured her she wasn't a burden it was clear she disagreed and it hurt my heart knowing she felt that way.

Grandma Betty passed away at 65.

And her situation in those final years opened my eyes to how important it is to have good financial advice for retirement.

That's when I decided to study wealth management instead of law.

My grandma is also the reason why I decided to specialize in helping Baby Boomers prepare and enjoy retirement.

I share this story with you because I think it's important to know "why" people do what they do.

I also share Grandma Betty's story to encourage people to really think about their future and to challenge some of the conventional wisdom out there.

In the next email, I'll explain how I got my start in the financial services industry at the age of 21 (and how I made a lot of money at a young age but then had another "eye opening" experience that changed the trajectory of my life once again).

Take care,
Marvin

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P.S. Have you had a chance to read any of the Safe Growth Kit yet? I encourage you to make time to do that soon. If you have any questions about it feel free to email me.

And here's the link to the Safe Growth Kit in case you misplaced that.

P.P.S. Click here if you'd like to book a free consultation with me to discuss your retirement.

Email 3 - Subject: Why I Left Wall Street

Hi Jim,

Yesterday, I shared the story about how my Grandma Betty's battle with cancer led me to become a financial advisor.

If you missed that email search your inbox for "Why my Grandma's battle with cancer…".

Today, I want to continue the story where I left off…

I was 21 years old and felt like I finally found my calling as a financial advisor.

I landed a job with a big Wall Street firm. I was the youngest advisor in the firm's history.

Within 3 years I was responsible for training all new advisors entering the Central Region.

I was making six figures before I was 25 and was very happy. I was drinking my firm's Kool-Aid and thought I'd never leave them!

But then one day, Walter, one of my favorite clients, came to me asking to invest in a strategy that my firm didn't offer.

He attended a financial presentation where he learned about strategies where his money could be protected from market decline.

So he came to me and told me he wanted his money to be invested in those strategies—he wanted his money to be safe in retirement.

I thought it was scam. It sounded too good to be true.

"Walter, I don't believe something like that exists."

"Yes it does. Here's how it works," he said.

"If the market goes up, my money goes up.

If the market goes down, my account stays the same.

I agree to a time commitment, and to take out no more than a set amount, but I never lose my principal."

Although I was 5 years into my successful Wall Street career I had never heard of such a thing. So I politely told Walter I would look into it.

I took the information home and got my highlighter out so I could poke holes in whatever this unethical advisor was trying to con Walter into.

But as I dug into it I realized something: Walter was right!

I remember sitting back in my chair, head in my hands, wondering what I was doing with my life.

I had gotten into this career to help Boomers protect their retirement so they could avoid the fate my Grandma Betty suffered of running out of money at the end of her life.

The next day I told Walter he was right but my firm didn't offer those products. He decided to take his business elsewhere. And who could blame him?

The next day I called my headquarters and asked about the products Walter educated me on.

I was told that the firm didn't sell those products because they don't make enough revenue on them. Plus, they were not about to train 12,000 advisors on how to sell them.

Wow.

I felt like I'd run headlong into a brick wall.

It was a huge epiphany for me to realize that I had served 5 years at a firm that was not concerned about protecting its clients.

There I was, young, only a few years out of school, and thought I was setting the world on fire.

But after that call, I started to believe all I was doing was lining corporate America's pockets.

It wasn't long after this incident that I decided to quit my job and start my own company, Compass Retirement Solutions…and I'm so happy I did!

Now, I'm free to offer the safe products Walter educated me on years ago. I'm also able to really help clients in the way that's best for them (not Wall Street).

If you'd like to learn more about us or schedule a private conversation with me then click the link below now:

http://www.meetme.so/marvinmitchell

And stay tuned… because tomorrow I'm going to share with you the 3 Principles of Retirement Planning.

Everything we do at Compass Retirement Solutions hinges on these 3 rules. and if you follow them you'll greatly increase your chances of having a safe and secure retirement.

Marvin

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Email 4 - Subject: The 3 Rules: Retirement Planning Simplified

Hi Jim,

“Everything should be made as simple as possible, but no simpler.” - Einstein

When it comes to your retirement it’s best to simplify your strategy as best you can.

After I left Wall Street to start Compass Retirement Solutions I did a lot of “soul searching” to get clear about what I really believed in.

I realized my core beliefs boiled down to this: position clients for a safe and secure retirement by focusing on safe investment strategies and not chasing high returns.

From there I came up with 3 simple rules to a safe and secure retirement:

1. Safety First/Principal Protection: Safety first is about protecting your principal investment. It is extremely important to have your principal protected right now, especially if you’re moving closer to retirement.

Because if the stock market crashes, you don’t have the same amount of time to recover what you had when you were working.

In previous generations, people knew that they could go to work for 40 years, and then they would receive a pension and a gold watch along with Social Security.

But not today.

Social Security is in a state of flux.

People are not receiving pensions from their companies anymore.

People are not even receiving a gold watch when they retire after 40 years! Instead all they get is a congratulations and a “Thank you for serving.”

That said, the way you think about your retirement must change too.

2. Reasonable Rate of Return: Have you noticed the interest rates at the bank these days? Right now, it’s tough to even get a 1% interest rate on a one-year certificate of deposit (CD).

If you can't even get a 1% interest rate, how are you going to keep pace with inflation, which is currently at 3%? How will you keep your purchasing power from eroding?

With interest rates at rock bottom, and the stock market in a constant state of flux, how can you make your money last throughout retirement?

One way you WILL NOT make your money last throughout retirement is by following the same financial wisdom that advisors have been giving for decades.

That conventional wisdom is failing investors, and those who continue to follow the herd will end up just like most of the retirement community (struggling to find ways to fund their lifestyle).

3. Keep It Simple: There are many advisors to choose from, and you need someone who you can trust.

When you hear stories about corrupt individuals such as Bernie Madoff, who operated one of the biggest Ponzi schemes in history and scammed people out of billions of dollars, or when you're told by a financial advisor to "Just hang in there" after you've lost 40% of your portfolio, it's tough to know where to turn, isn't it?

People are tired of the complex industry jargon. People are tired of advisors who talk over their head. They just want somebody who's just going to be straight and give them real advice.

So there you have it. Those are my 3 Simple Rules.

Follow them if you want a safe a secure retirement.

Marvin

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P.S. Would you like to schedule a free, no-obligation consultation with me? If so, click here to book a time that works best for you.

Email 5 - Subject: How Fees Can Destroy Your Retirement!

Hi Jim,

It's important how we define "normal."

If something is normal then there's no need to investigate or ask questions. It's only when things are abnormal or weird that we start to dig deeper.

And I don't know how, but Wall Street has convinced us to believe that paying high fees is "normal."

But today I want to help you think differently about fees and to help define a new "normal" for you.

Why?

Because I hate unnecessary fees too!

It pains me to see people pay high fees for underperforming assets.

It reminds me of my Grandma Betty's situation years ago when I found out how much she was paying in fees for something that didn't even help her accomplish her retirement goals!

And it's not just my Grandma who I've seen suffer from the high fees most firms charge.

Let me tell you a short story about a client of mine, who we'll call John.

John came into my office and told me that 5 months earlier he invested $300,000 with a stockbroker.

And as a "welcome aboard" gift, he was charged a $12,000 fee (a 4% "load fee") just to get his account started.

When John asked about the fee the stockbroker's kindly explained that this was a "normal: fee.

"Don't worry, your money will eventually come back through stock market returns," he told John.

"It'll take 4 or 5 months, but once it comes back, you're all set," the stockbroker said.

However, the truth is we have no idea when investors will get their money back!

Stockbrokers don’t know what will happen with the market.

If the market goes up, maybe the investor will recover the fees paid.

But if it goes down, the investor may continue to lose and may never recover the fee.

Now, you may think, *Well, 4% does seem steep. I’m only paying about a 1% fee on my mutual funds.*

So let’s talk about that 1%.

If you pay 1% on a $100,000 investment you’re paying $1,000 a year in fees.

Over 10 years you’ve paid $10,000 in fees.

And remember, you’re also losing what you could have earned with that $10,000 had you been able to invest it in something that grows without losing your principal.

This is why it’s critical you understand the fees you’re paying and to resist the myth that high fees are just “normal.”

If you’re concerned about your fees I encourage you to get a second opinion from someone who is not profiting directly from your fees.

If you want to talk to me about this then simply click the link below to schedule your free consultation call:

http://www.meetme.so/marvinmitchell

Or you can call my office directly at 314-373-1598 or just hit reply to email me back.

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Email 6 - Subject: The One Investment To Avoid

Hi Jim,

In my last email I talked about how fees can literally destroy your retirement savings.

While there are several types of fees to avoid, and be aware of, there is ONE type of investment you should avoid altogether because the fees are so outrageous!

Do you know what that is?

It's called a "variable annuity."

Although they are one of the most commonly sold annuities out there, most people still don't understand how many fees are involved in this type of product.

For example, I met with a client recently who told me he was pretty happy that he'd made about $10,000 on a $100,000 variable annuity investment.

He started with $100,000 and after 8 years his account was worth $110,000.

Not bad, right?

However, when we dug deeper we found that over the course of those 8 years he paid **over $38,000 in fees!**

Yikes!

Bottom line: he paid $38,000 to make $10,000. He paid the firm *more* than it actually paid him.

Now, what's wrong with that picture?!

Well, if you're one of the partners in that firm there's nothing wrong with that. They made a profit afterall.

But last time I checked, you should pay the company so that *you* can make money, not the other way around.

When a client comes to see me and wants to know about how much they're paying in fees for a variable annuity I simply pick up the phone and call the company (not the advisor, the actual issuing company).

We inform the company that the call is being recorded. And then we ask specific questions about the fees on the account.

By the time we're done we typically expose between 3.5% to 5.0% in annual fees (the largest we've ever unearthed was 6% for an underperforming annuity!).

If you'd like to schedule a meeting to learn more about your retirement and get a second opinion on the fees you're paying then click the link below to book a call with me:

http://www.meetme.so/marvinmitchell

Or you can email me (simply reply to this email) or call 314-373-1598.

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Email 7 - Subject: One Simple Rule to Know How Much You Should Have in the Market

Hi Jim,

In a prior email I explained why it's important how we "define" what "normal" is when it comes to fees.

And today I want to talk about why it's important to accurately define another word:

"Diversification."

That's because Wall Street's definition of "diversification" and my definition are worlds apart.

First, let's start with Wall Street's definition:

Diversification (Wall Street's Version): having your money in 15 different mutual funds or stocks and bonds.

Here's mine:

Diversification (Marvin's Version): when you have some or part of your money in an investment that does not lose money when the stock market goes down.

To understand why this matters I want you to think back to the Crash of 2008.

Back then if you were "diversified" according to Wall Street's definition, then you had 15 different places that you lost money!

Not exactly the type of diversification you want.

However, if you were diversified according to my definition then you would have had some of your money in certain investments that did not lose money when the stock market crashed.

Once people understand true diversification one of the most frequently asked next questions is:

"How much of my portfolio should I risk in the stock market and how much should I keep safe?"

Great question!

There's actually a simple way to determine this. It's called the Rule of 100. Here's how it works:

1. Subtract your age from 100 (if you're 60 then do 100 minus 60 = 40)

2. That number will tell you how much risk you should take in the stock market.

So if you're 60 then you should have no more than 40% of your money in the stock market.

The other 60% should be in a safe place that won't dip in value when the stock market drops.

This is how you truly diversify.

Do you have to follow this formula exactly? No, of course now. But it is a great benchmark.

Of course every situation is different. And it's best to speak with a qualified financial advisor who can help.

If you'd like to schedule a free no-obligation consultation with me simply click the link below and we can discuss the Rule of 100 and anything else you'd like to.

http://www.meetme.so/marvinmitchell

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Email 8 - Subject: Does the market "really" outperform everything?

Hi Jim,

You've likely heard it said, "Over time, the market outperforms everything."

But is that true?

Or is it Wall Street's way of keeping you invested in their "casino"?

Frankly, I don't subscribe to this fallacy that the market outperforms everything and I don't think you should either.

Here are two reasons why:

Reason #1:

If you're about to retire or just recently retired you can't afford to "just wait it out because you're in it for the long haul."

Reason #2:

The whole idea that the stock market averages between 9% and 12% is misleading because stockbrokers don’t explain the difference between “average return” and “actual return.”

Average Return vs. Actual Return

Say you put $100,000 in a risky investment because someone convinced you that in the long run you would be fine.

You do well the first year. Say, you chose the right IPO or technology stock and you get 100% return.

You now have $200,000.

Great. You’re happy, so you leave the money in.

In Year 2, because of the market correction, you lose half (50%) of the account.

How much money do you have now?

If you said $150,000, that’s exactly what Wall Street would want you to think.

They want you to believe that you only lost 50% of the $100,000 you made the year before.

But that’s not how it works.

If you had $200,000 in your account and you lost 50%, you’d be back down to $100,000 (the original amount you put in)!

Now get this (this is the crazy part!)....

Wall Street considers that an average return of 25% over a two-year period!

What?!

That doesn’t sound like it could be true. But it is.

Why?

Well because losses actually hurt you more than gains help you.

So even though your “average rate of return” was 25% (well above the listed average of 9%), in reality, you know you haven’t gained a cent.

And when you enter fees into the equation, it makes matters worse.

Now you can see why the “average rate of return” for the stock market is so deceiving.

Who cares if you had an average rate of return of 9%, 12% or even 25% but failed to make any money?

This is a perfect example of why I’m such a big believer in “safety first.”

Because like I said earlier, **losses hurt you more than gains help you.**

In other words, don’t lose the money in the first place!

This is not something you’ll hear Wall Street stockbrokers tell you. Why?

Well, it’s the same reason why you won’t hear a Casino owner promote the fact that the house almost always wins.

The Wall Street firm and the Casino owner share a common goal: get customers to keep spending money by getting them excited about the hope of winning big.

Unfortunately, this is not in the best interest of the investor. It’s why big financial firms have huge skyscrapers in big cities but investors struggle to pay their mortgages.

So if you’re tired of “playing the game” and want to get a second opinion from someone who isn’t making a living off your fees then feel free to schedule a free, no-obligation consultation with me by clicking the link below now:

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Or you can email me (simply reply to this email) or call 314-373-1598.

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Email 9 - Subject: The Roller Coaster Redline

Hi Jim,

If you've ever rode a roller coaster you know the scariest part is when you're approaching the top of the big hill.

You hear the machine clinking and clacking under your seat as the train of cars inches upward...

When suddenly you plummet downward and it feels like you're in a state of free fall!

That's when the screaming happens!

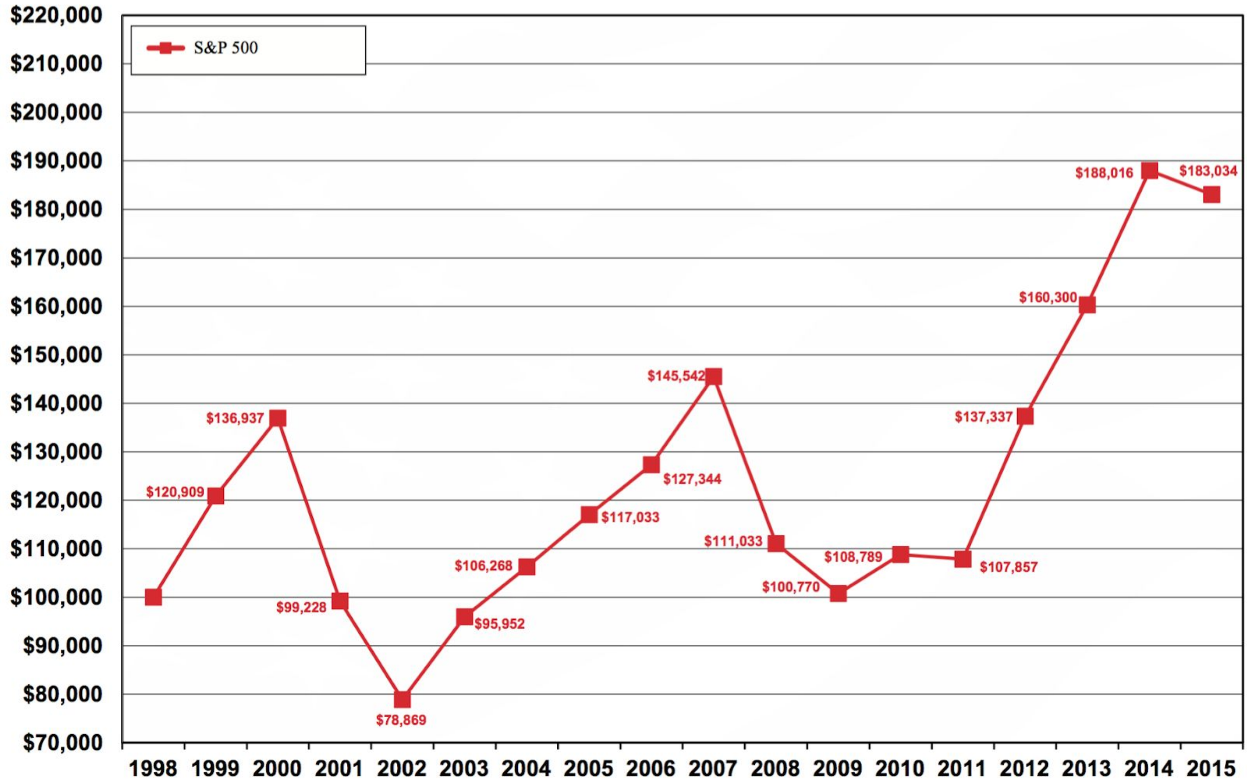
And this is exactly what it's like to have all of your retirement portfolio in high-risk Wall Street investments.

One minute your stocks are climbing and you smile as you see your money grow.

But then "suddenly" you're plummeting downward — the stock market is falling and all your gains turn into losses.

(This is also when the screaming happens.)

I call this the Roller Coaster Red Line (see image below).



The Red Line below represents a 17-year historic cycle of the U.S. stock market (the S&P 500 index) from 1998-2015.

Let's say you got on this roller coaster in 1998 with $100,000. Here's what it would have been like for you.

After 2 years your account would have grown to $136,937 as the roller coaster made it's big hill climb. You're happy to see your investments are up 37% in just 2 years.

Then "suddenly" in 2000, the stock market drops when the technology bubble bursts causing you to lose 40% of your portfolio's value.

Your $136,937 is now down to $99,228.

And you get the same feeling in your stomach as when the roller coaster drops downward.

Some people scream out loud. Other scream inside.

It's terrifying.

Then just when you think like it can't get worse the roller coaster drops again in 2001 after 9/11.

Now your $99,228—already below the initial $100,000 investment—drops to $78,869!

So 4 years after the initial investment was made, not only is your portfolio losing its gains, the losses are starting to dig deep into the principal.

That elation you felt in 2000 before the tech bubble burst is now turning into a gut-wrenching feeling that the stock market slide might never reverse—and your portfolio may never recover.

However, you stick it out because as your financial advisor tells you "You're in it for the long haul."

So you do. And finally, 6 years later, that $100,000 you invested in 1998 is up to $145,542 in 2007.

With all the ups and downs you may be tempted to move your money to a safer place because you plan to retire in 2009.

So you call your Wall Street advisor, Joe the Broker, and ask, "Hey, Joe. My portfolio is doing pretty well right now. Should we protect some of those gains?"

Joe says, "Why would you want to do anything different right now? You're doing awesome. Look at those gains! Hang in there. You're in this for the long haul."

So you heed his advice and keep your money in the Wall Street Casino.

Then the Real Estate Bubble bursts in 2008.

And the following year, your $145,542 plummets to $100,770.

Now do you see why it's called the Roller Coaster Red Line?

Think about this:

In 1998, you invested $100,000.

In 2009, (11 years later) you would have $100,770.

So you made a whopping $770.

$770.

That's less than .02%.

But it gets worse when you factor in your advisor's fees (you know, for all his "helpful" advice!).

It's just crazy when you really think about it.

So what should you do?

Hide your money under your mattress? No.

But if you don't want to ride the Roller Coaster Red Line there is another option.

It's called the Safe-Growth Green Line.

I'll talk more about that in the next email lesson.

In the meantime, if you're ready to talk about your retirement and want to find out how to get off the roller coaster then click the link below to schedule your free consultation with me:

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Email 10 - Subject: The Safe Growth Green Line

Hi Jim,

In the last email I talked about the "Roller Coaster Red Line."

Remember the story about investing $100,000 in 1998 only to have made $770 after 11 years?

Well today I want to talk about the Safe Growth Green Line.

And I want to share a story about a client of mine, Ted, who decided he didn't want all his money on the Roller Coaster Red Line.

Ted was one of the most analytical clients I ever met.

He came into our first meeting with spreadsheets of all of his expenses and income. He had spreadsheets of every time his stock paid him a dividend, and a week-to-week analysis of his investment results.

Ted was a very stern, serious, and to-the-point kind of person.

In our first meeting, I tried in vain to break the ice and get a smile out of him.

The only thing that excited Ted was talking about his previous investment returns.

Since it seemed he had everything together and was happy with his current portfolio, I wondered why he even came to visit me?

I found out one of the reasons he came in was because, even though he didn't mind monitoring his investments so closely and riding the Wall Street Roller Coaster, his wife didn't.

She got scared watching the value of their portfolio go up and down and would always try to convince her husband to be more conservative with their retirement.

After learning more about his needs and situation I recommended a Green Line Strategy.

While Ted liked the fact that he would not lose any of his principal with the Green Line Strategy he was still more excited about the potential return he could get with the Roller Coaster Red Line.

So he decided to leave $300,000 in the stock market and move $300,000 into the Green Line investments (to please his wife I think).

Ted was a difficult guy to read. He came to a couple of my firm's client education events and to a client appreciation event -- a St. Louis Cardinals game. But I never saw him smile.

When it came time for his annual review I was excited because Ted earned 8% on his Green Line Strategy. His $330,000 (he had got a $30,000 bonus when he started his Green Line investments) was now worth $356,000.

Typically I tell clients to expect between 3-6% in the Green Line, so 8% was great!

I thought I'd finally get Ted to crack a smile when I shared the news.

But Ted was not impressed. Instead he told me about the **14% return** he made on his Red Line investment.

Needless to say, Ted did not smile.

The next year the market did not do well and his Green Line strategy had earned him nothing. So when it came time for his next annual review meeting I was nervous how he would react.

He was underwhelmed at the 8% return the year before so I could only imagine what he would say at a 0% return.

But when he showed up at my office he had a big smile plastered on his face!

"Why are you so happy, Ted?" I asked.

"I've never seen you smile, in our meetings or at any of our events. And now you're so happy even though you haven't earned any money this year on your Green Line strategy. What's going on?"

Ted said, "This is the most excited that I've ever been! 'm so glad that I decided to work with you."

"I lost 15% in my stock portfolio. My $342,000 dropped to $232,000. But in your product, not only did I not lose my principal, but I also kept the bonus I originally received and I did not lose my gain from the previous year.

So the $356,000 that we started with last year is still worth $356,000!"

Ted continued, "I get it now. I understand. I see what you mean when you talk about why it's so important to never lose your money!"

After this Ted ended up moving more of his money away from the Red Line investment and into the Green Line.

He (and his wife) were happy and relived.

My experience with Ted happened in those first few years after I left Wall Street to start my own firm.

And this experience boosted my confidence in those early years.

It made me realize I was doing the right things for clients. I was giving them the advice they needed to keep their money safe in retirement.

If this story resonates with you and you'd like to have a no-obligation meeting so you can learn more about these Safe Growth Green Line investments then click the link below now:

http://www.meetme.so/marvinmitchell

Or you can email me (simply reply to this email) or call 314-373-1598.

Marvin

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Email 11 - Subject: Is your advisor's loyalty to you or their firm?

Hi Jim,

It's hard to get a man to understand something when his salary depends on him *not* understanding it.

For example, if you tell your advisor you'd like to take some of your money out of the stock market so you can protect it, he or she will likely tell you not to.

Is that because they are a bad person?

No. Most the time it's because they can only do what their company allows them to do.

I remember when my best client, Walter, told me he wanted to protect his money (this was back when I was still working with that big Wall Street company).

I wasn't able to honor his request. And it wasn't because I didn't care about Walter.

I *literally* could not do it because the company I worked for would not sell that product.

When I asked why, my company told me it was because it wasn't profitable for them.

And so I had a choice:

1. Continue to be loyal to my company and tell clients like Walter, "Sorry, I can't help you with that."

Or…

2. Choose to be loyal to my retiree clients.

I chose option #2, which is why I left Wall Street to start Compass Retirement Solutions.

Now, I'm truly free to serve my clients because I no longer have another "master" telling me what to do.

But if your advisor is with one of the big firms they don't have that freedom.

Even if they want to help you protect your money (like I desired to do with Walter) they can't.

They have chosen who they will be loyal to. And you must do the same.

Will you be loyal to yourself and your family? Or to your advisor?

This goes for me too. If you end up as a client I will tell you that if I'm not doing my job or helping you meet your objectives then you should fire me!

It's not personal. It's just business.

And it's your retirement lifestyle and your money we're talking about. It's not a game.

So if you feel like you've been too loyal to your advisor simply because you "like" him or her and now you're ready to do what's in YOUR best interest then let's talk.

I'm happy to have a free, no-obligation consultation with you, if for no other reason to give you a "second opinion" on your retirement.

After we meet you are still free to stick with your advisor if you feel that would be best.
To schedule your consultation click the link below:

http://www.meetme.so/marvinmitchell

Or you can email me (simply reply to this email) or call 314-373-1598.

To a safe and secure retirement!

Marvin

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