



# Can I Save My 401(k)?

By Gordon Corwin, CEA, Lic OF20234  
Corwin Asset Management, Oceanside, CA.

As Published in the Carlsbad Business Journal



**C**onsidering the ever-present turmoil of today's quicksand financial markets, would it make sense to make changes to safeguard your sacred retirement dollars for yourself and for your family's future financial well-being when the bear is growling so loudly? Of course.

**By now individuals are painfully aware of their 401(k), 401(b) and IRA retirement fund losses.** 30% to 50% declines in first 10 months of 2008 are quite common, and reports continue to show that most boats are off course and rapidly sinking. Are you in this boat? Wall Street may not want you to know that there are solid, time-honored solutions for your financial well being! You *can* stop your losses, stabilize, have some loss recovery immediately, and reposition yourself both for guaranteed principal and for growth of your retirement funds(s).

A big part of the problem is that fund holders are not aware of their options! For those who would move past their denial of reality in our economy now, there is a horizon where a financial life can be lived by design versus by continuing default. Action required.

**Baby Boomers and retired individuals** are now facing the reality of possibly outliving their money. Families deal with college education expenses and sometimes long term care needs of family members as well. And then there are the "what if's" like what if I retire early, what if I am forced to retire, what if I want to travel, or I live to be 100, or I want guaranteed income for life from my IRA?

**Most commonly, my clients rely increasingly upon a combination of their 401(k) and IRA retirement funds** as the key supplement to their social security and pension checks.

**Consequently, the need to protect these key retirement accounts** has become even more critical. So what are some practical, healing solutions to this real challenge? Rest easy, because there are choices, available, proven and reliable. *And remember, these solutions can also apply to your already "rolled" retirement investments. They too may be at further risk of market-loss today!*

**Let's look at some available options.** And remember as we reconstruct a strategy, you *must protect* yourself in today's quicksand economy which is predicted at national and world levels as 'likely to persist or worsen for the foreseeable future before it gets better'.

**DIVERSIFY** away from ‘risk’ into the ‘non-risk’ vehicles to deal with the volatile and deep recession-like climate that we face. It’s called Principal Protected Money. The best money you can make is the money you do not lose!

**BE REALISTIC.** Protect your old 401(k) and 403(b), and IRA’s by holding *principal protected vehicles*. You can stop and reverse the downward spiral of your retirement fund(s) values.

**RECOVER** immediately some of your market losses you have sustained by considering suitable bonus products offered by reputable Life Insurance Companies.

**RE-POSITION** yourself for guaranteed **FIXED** interest returns now, coupled with the option of shifting later to index oriented (S&P, Dow, etc.) interest crediting. This is a win-win setup for potential growth when the economy turns around.

**REALIZE GROWTH** through guaranteed compound interest earnings, *even though we are in a tanking economy*. Properly transferred, your qualified funds can maintain their tax-deferred status.

**ACCOMPLISH SAFETY, GROWTH, AND PEACE OF MIND** at no cost to you, with no administration fees, and no front-end or maintenance fees that are associated with mutual funds held by the old 401(k) and 403(b)’s and IRA’s. Keep in mind, **funds you already rolled over can be re-rolled now**, and have these benefits.

**REMEMBER, procrastination has it’s cost when action is needed! Choice doesn’t have to be complicated.** It can be simple, with a competent financial advisor. Timing is everything now.

**Excellent CD Replacement alternatives** are also now available through multi-year-guaranteed fixed annuities. Monthly interest checks are usually available. (Yields are significantly higher than current bank CD’s.) Liquidity could be important too.

**Many are finding comfort now in knowing they have taken action.** Are you standing of solid financial ground?

For more information or complimentary consultation call Gordon Corwin, Certified Estate Advisor, Corwin Asset Management, (760) 941-0101. **Gordon Corwin of Corwin Asset Management**, brings over 25 years of business and investment experience specializing in helping investors 40 to 80 years of age with retirement protection including **old 401-k and 403-b, or IRA’s**. For more information or for an appointment, please call 760-941-0101.

[Gordon@CorwinAsset.com](mailto:Gordon@CorwinAsset.com)

[Gordon@SaveMy401-k.com](mailto:Gordon@SaveMy401-k.com)

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With the *vast* array of today's financial choices, I provide clients with thoughtful and professional strategies that address their specific needs.

I would personally like to thank you for visiting and hope to help you secure your money and retirement for the rest of your life.

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