



Is YOUR 401-k RETIREMENT SHRINKING or SINKING?

By Gordon Corwin, Certified Estate Advisor
Corwin Asset Management, Inc. Oceanside, CA.

Published in Southern California Business Journals and Periodicals.

By now we all know our financial health is extremely important, as is our physical health! And a big part of a healthy retirement is your hard-earned 401-k or IRA account, which you count upon to supplement your social security income, plus a pension if you have one, for a more comfortable retirement. The issue now is how to safeguard these sacred retirement funds, especially those costly mutual-fund-ridden retirement dollars at the mercy of today's quicksand economy. These days, as I work with clients, inevitably their 401-k and IRA accounts that I review are sinking...and shrinking...fast. *In short, how much of your retirement fund can you afford to have at risk?*

On the bright side, however, there is more than hope as a solution! There are very sound, practical, and guaranteed solutions available and just waiting for you and your 401-k too or for your IRA as well.

Peace of mind. You have several attractive choices which are safe from market-loss, sound, tax-deferred, and free from those dreaded management fees and front loads you should be well aware of by now. Feeling more comfortable already? Just be realistic and don't panic.

Today the number ONE and primary financial concern of baby boomers and individuals over 65 is **OUTLIVING THEIR MONEY IN RETIREMENT**. So doesn't it make sense to protect your retirement dollars when they are shrinking? A friendly **CHANGE** in your 401-k or IRA investment vehicle may well be to your advantage in dealing with the **FORCES OF CHANGE IN TODAY'S ECONOMY**. It doesn't have to be complicated. We keep it simple. And remember, consult with and rely upon your own tax advisor.

So what are the basics? Ask yourself 'is my 401-k or IRA holding Mutual Funds?' The answer is a resounding YES almost every time. And consequently, '*is my retirement fund at risk?*' The answer is inevitably YES. And you are not alone. Almost every client I work with on retirement funds is in the same boat. And their boats are rapidly taking on water. Surprisingly, many retirement fund holders I contact do not see the urgency now. Many believe that current Wall Street Bank woes, a sinking DOW, skyrocketing gas, oil,

and food prices, uncertain fate of mortgage giants, and a major energy crisis are simply a nuisance, and all this is going to magically disappear while they sit idly by without protecting their retirement dollars. According to some leading U.S. Government officials and National economists, the current economic condition likely to persist or worsen *for the foreseeable future before it gets better*. Will Rogers once said he was most concerned about the *safety* of his money. That was good counsel then. Wouldn't it be good counsel now to pay attention to smart ways of adapting to current the conditions in August of 2008 and beyond? Many are finding comfort now in knowing they can stand on solid financial ground and *have solutions for well-being in retirement*.

It's time to get realistic folks and take a look around! Think about the financial landscape.... In March, 2008 Bear Stearns collapsed, and the Fed guaranteed some \$30 Billion credit line to JP Morgan to prop up Wall Street banks and to keep them functioning and liquid. Next, Freddie Mac and Fanny Mae deal with their \$11 billion loss dilemma and current uncertain future in the tangled mortgage lender market. And in July, 2008 U.S Banking regulators seize the struggling \$32 Billion mortgage lender IndyMac Bancorp, in "the 2nd largest failure of a U.S. financial Institution after Continental Illinois National Bank and Trust Co. in 1984" according to the Washington Post.

All this is a wake-up call to realize: a. There is a need for personal action, and b. To decide on a course of action best for you. Yes, change can be confrontive for all of us, *and yet making the right change can bring peace of mind to your future*. Remember, '**Fortune favors the Bold**' Virgil, Roman poet for Caesar Augustus

What Next? Decide on a course of action best for you. Ask yourself 'what 401-k or IRA risk protection strategy can I employ now that is right for me, one offering protection and growth possibilities *without the risk* I may have now?' *Why not?*

Here is a partial check list of critical items in the process:

1. Consider the SAFETY of your retirement money.
2. Ask WHERE YOU can place your 401-k and IRA dollars, guaranteed safe from market-loss, and away from declining Wall Street mutual funds.
3. Remember, PROCTASTINATION IS COSTLY WHEN CHANGE IS INDICATED! Set an appointment to look after your financial-self.
4. Look at the FINANCIAL STRENGTH AND RATINGS of your guarantor.
5. Look for GUARANTEED RETURNS from a new investment vehicle, combined with greater GROWTH POTENTIAL later on.
6. Ask about LIFETIME income benefits.
7. Consider future LIQUIDITY NEEDS AND FLEXIBILITY of a product.
8. Seek a product without MANAGEMENT FEES, UP FRONT FEES, or LOADS WHICH are deducted from your account balance.
9. VERY IMPORTANTLY, choose your financial advisor wisely!

It is absolutely essential that you carefully choose a financial advisor, a qualified person that you ARE CERTAIN you can trust; an advisor who has YOUR OBJECTIVES in mind. A good advisor will present suitable alternatives for your informed decisions.

Gordon Corwin, Corwin Asset Management, Inc., brings over 25 years of business and investment experience, specializing in helping investors 40 to 80 years of age with retirement protection including **401-k, and IRA's**. He emphasizes and builds client relationships through personal contact to educate, serve, and protect. Complementary consultations available by appointment. Gordon is a Certified Estate Advisor and an active CA Insurance Agent (Lic. 0F20234) as well as a licensed CA Real Estate Broker. The author is not a CPA or attorney. For more information or for an appointment, please call 760-941-0101, or cell 760-505-3266. E-Mail: Gordon@CorwinAsset.com

This material is informational in nature and should not be interpreted as tax advice by the reader. Consult with and rely upon your own tax and legal advisor. Author is not a CPA or attorney.

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

Gordon@SaveMy401-k.com

[REQUEST FOR
COMPLEMENTARY
CONSULTATION](#)
[Click Here](#)

[SaveMy401-k or 403-b or IRA](#)

[CLICK HERE](#)

Thank you for reading my recent article.



I AM Gordon Corwin, Certified Estate Advisor, your financial professional specializing in protecting your assets and retirement, making your money grow, providing Guaranteed Income for Life options, and outstanding Life Insurance to protect your family.

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.

**[TO REQUEST AN INITIAL MEETING.](#)
[PLEASE CLICK HERE](#)**

CORWIN ASSET MANAGEMENT

**helps you design your financial life at it's best through
individually customized solutions, safe money,
and growth strategies.**

We are dedicated to provide the highest level of on-going professional service possible for You, our most valued Asset.

Thank you.