

**Finally...there is some good news about 401(k) plans; yours included!**

This memorandum covers a booklet composed by a Ph.D. economist and a Harvard Law School graduate. I urge you to read and review this attached information. At the beginning of the 21<sup>st</sup> century there are numerous reasons for working Americans to be concerned, and down right fearful, about their financial security in the long-term. This booklet will give you some hope for strategies and plans that will “save your bacon.”

**“Tapping Into Your 401(k) Money Before Retirement”** will give you some refreshing relief to the typical bad news you hear daily. By using the sound principles and advice contained in this booklet (and the attached information) you will learn –

- How to access your (otherwise locked-up) retirement assets, and transfer this money to a safer, more flexible place where you can assure a worry-free and guaranteed retirement
- Why the “pension establishment” has kept these concepts hidden for the past four decades
- How to transfer your retirement funds to a guaranteed and insured account (as an IRA) that never loses value when the stock market gyrates
- How to provide for a guaranteed lifetime income that never decreases when stock and bond values decline

The most remarkable aspect of the huge pension planning establishment (valued at approximately \$10 Trillion in March 2011) is that it has convinced working Americans that it’s a good idea to invest money in overpriced, risky, and uncertain investments – **and to learn to like it!** The attached easy-to-understand information will show you ways to outsmart the “pension experts” who have profited from Wall Street’s “unreasonable contrivance.” You have now, with Dr. Smith’s booklet, a “how to guide” for plotting a safe course during your retirement years.

Best wishes in you efforts to achieve a worry-free and guaranteed outcome in your retirement years. And good reading, as you learn how to avoid the traps, pitfalls and risks of your current 401(k) plan investments.

Jerry Stinson, Chairman

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*Retirement Plan Design, Management, Compliance, and Administration*