

# Retirement Saving & Investing Seminar

Investing for retirement is a long and potentially hazardous journey. Visible Investing provides individuals the safest route to their investment destination.

Using a **real** world, **interactive**, **entertaining** and **informative** seminar format, participants **learn** to...

- ❖ Develop individual investment objectives
- ❖ Understand personal risk tolerance
- ❖ Identify appropriate core asset classes
- ❖ Eliminate the chance of under-performance
- ❖ Select mutual funds that minimize fees
- ❖ Maintain a risk-adjusted return profile
- ❖ Reduce common investor mistakes
- ❖ Become aware of conflicting interests

A **simple** plan that every individual can **learn, understand and use.**

*See the outcome of your investment decisions  
BEFORE you make them.<sup>SM</sup>*

## Investing Principles



- ❖ Learn investing principles, methods and mechanisms to successfully deal with changing market, personal and tax conditions.
- ❖ Simple, powerful and proven to help individual investors reach their investment objectives.
- ❖ Foundational strategies able to withstand the pressures of time and rooted in the wisdom of Warren Buffett.

## Know Risk, Know Return



- ❖ Risk comes from not knowing what you are doing.
- ❖ Investors face the risk of loss of purchasing power.
- ❖ If you don't risk anything, you risk everything.
- ❖ Take all the risk you need, and no more.
- ❖ In the short run anything can happen—in the long run everything will happen.

## Mutual Fund Selection Criteria



- ❖ Select the asset classes and appropriate weighting that match your individual risk-return profile.
- ❖ Eliminate the chance for under-performance.
- ❖ Benefit from the power of compounding over time.
- ❖ Be sensitive to the insidious consequences of expenses.

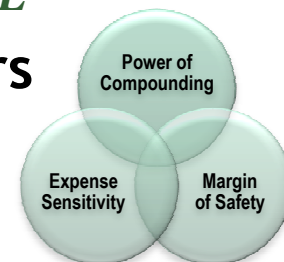
*“Quality Investment Advice for ALL”*

**Visible Investment Advisors**

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At a time when individuals are becoming increasingly responsible for accumulating the wealth they need to fund a comfortable retirement, the task of making the right investment decisions is becoming more difficult.

For the first time, the Pension Protection Act of 2006 **allows employers** to provide investment **advice** and **guidance**.

- ❖ There are more investment choices than ever before.
- ❖ Investors are bombarded with conflicting information and opinions, and have difficulty deciding which to listen to.

Get your employees the **help** they need to make the **decisions** that will determine their retirement **lifestyle**.

## Participants will...



- ❖ Increase their participation in company sponsored retirement programs.
- ❖ Take responsibility for the performance of their investments.
- ❖ Reduce their risk of diminishing purchasing power or loss.
- ❖ Learn to properly compare and evaluate their performance.
- ❖ Monitor their progress towards their investment objectives.

Participants awaken to the consequences of today's investment decisions on their retirement lifestyle and what they can do to improve them.

## Participants won't...



- ❖ Get a "silver-bullet" that assures their desired retirement lifestyle.
- ❖ Be sold any products or services.
- ❖ Receive recommendations of investment companies, investment vehicles, or advisors.
- ❖ Be given opinions on company stock or retirement program options.
- ❖ Become over-confident and start taking more risk.

Participants appreciate the understandable language, unbiased views, chance to ask questions, and not hearing a sales pitch.

*"Individual Solutions from Independent Advisors"*

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