

“10 Insider Secrets Your Banker Doesn't Want You To Know About CD's”

Dear Friend,

As you can see, I have attached a nice crisp one million dollar bill to the top of this letter. Why have I done this? Actually, there are two reasons:

1. I have something very important to tell you about...and I needed some way to make sure this letter would catch your attention.
2. And second, since what I am writing you about involves money and your retirement, I thought using a million dollar bill as an "eye catcher" was especially appropriate.

Thank you for ordering this report. "Did you know that there are investment alternatives that pay higher interest than bank CD's? That they are safer than bank CD's, and that your money is more liquid, that is, easier to get to"

- "Did you know that your bank probably even sells these other investments? Why haven't they offered them to you?"
- Later in this report I'll tell you 10 secrets your banker won't tell you about bank CD's.
- But first, I want to tell you about a TRUE LIFE HORROR STORY...about a little old lady, CD's and a bank.

Banks know every trick in the moneymaking book, and unfortunately, they're using them on people like you.

Back when I lived in Baltimore, I was referred to a nice older lady in a small town in Western Maryland.

When I called her she said she had a good sum of money coming due any day from her CD's and wondered if I ever came to her area. I told her I did. I figured this would give me an opportunity to take a nice country drive and get out of the city for the day.

She was a delightful lady and we worked out a plan using annuities to increase her monthly income over her CD's.

We went to the bank to take them out. They greeted her the way they were trained to do. We were directed to the lady who handles CD's. Sitting there I noticed a box of candy suckers. Even more appropriate, the name of the suckers was "Dum Dums"! All of this at the CD desk!

When this nice old lady told the woman in charge of CD's that she wanted to cash her CD's, the banker quickly left and told a bank officer. He asked her to come to his private office. She was in there for at least 25 minutes.

She came out visibly shaken. He gave her the third degree as to why she should leave her money in his bank. She did withdraw the money from her CD's however, and we set up a good annuity income for her. I left thinking all was well. I did a great job for her.

The next day she called to say she was putting the money back in the bank. It seems the banker had worked her over almost to the point of a nervous breakdown.

He wasn't about to let her money go out of the bank, even to the point of shaming her for going out of town to get the best deal.

She said she couldn't go through any more emotional strain and to ease the situation would just leave the money in the bank. Never mind the fact that the bank sold annuities in the office next to the bank officer's office!!! Why didn't they offer the higher monthly income?

The bank's interest came first! The bank won, the "little old lady" lost. **And now...**

"The 10 Secrets"

Secret #1

He has controlled people's minds through fear and the F.D.I.C.! He wants you to believe that CD's are the answer to everyone's savings prayer. He doesn't want you to know there are safer investments with much greater returns.

Secret #2

The low interest paid on "safe" CD money is taxable whether you take it out or not!

Secret #3

Banks pay only about ½ the interest on savings compared to other investment alternatives. And the interest is taxable! Why?

Secret #4

Your CD interest can **reduce** your Social Security benefits.

Secret #5

Your CD will not increase your benefits if you are totally or partially disabled. There are other investment alternatives that will. Why not banks?

Secret #6

After taxes and inflation your CD **interest** is **reduced** to almost **zero**. Inflation and taxes will continue.

Secret #7

Your banker knows the real secret of wealth accumulation. But, why doesn't he tell you? It's the power of **tax-deferred** accumulation. Ask how much of his money is in CD's.

Secret #8

Your CD cannot give you **triple** compounding. That's interest on the principal, interest on the interest and interest on the **tax-deferred** savings!

Secret #9

Your CD's **cannot** give you **tax-free** monthly income. There are other investment alternatives that can.

Secret #10

Your CD **cannot** be passed on to your heirs **without** costly probate time and expense.

After reading this report is there **any** reason not to hear about other investment alternatives?

Pick up the phone and **Call Us Today at 973.235.1562 ext. 150** to discuss these alternatives.

Sincerely,

Joseph Lampariello

Park Insurance Assoc., Inc.

P.S. UPDATE!! FREE BONUS!! Call before the deadline stamped on this report and we will schedule a FREE one-hour interview to find out if you can benefit from the same ideas discussed in this report. You have everything to gain and nothing to lose.

Call before the deadline