

# Say These 5 "Magic" Words To Your Local Bank Teller— And You Could Walk Away With A Handful Of Silver

"I never thought this would work. But it did! I tried it, and to my surprise, I got 34 silver coins from a single bank. Needless to say, I'm going back for more!  
Thanks for the great idea!"

*Maury D.,  
Tyler, TX*

Dear Reader,

I recently heard a wild rumor about a major loophole in the U.S. retail banking system...

One that enables you to get real, "hold-in-your-hand" silver from practically any FDIC-insured bank in the U.S. All you do is walk in, say 5 simple, but very specific words and – according to this rumor – you could walk out minutes later with a handful of silver, as part of a totally free transaction.

You don't even need an account with the bank where you want to collect your silver.

The claims I've been hearing are absolutely astonishing.

Just listen to a few and you'll see what I mean:

**"I was so excited when the teller told me to come get my treasure! I got 18 ounces of silver courtesy of UNCLE SAM!"**

*--Mark H.  
Farmingham VA*

**"I've only been doing this for 8 months and have already found over 160 ounces of silver bullion."**

*--John C.  
Partham, MA*

**"On a whim I asked the bank at the local supermarket. And guess what? They gave me nearly 6 ounces of real silver! The teller was happy to get rid of it. I'm hooked!"**

*--B.N.,  
Cookville, TN*

Now, just to make sure we're on the same page—so you understand exactly what I'm saying...

I'm not talking about opening a new bank account. I'm not talking about getting discounted silver, or undervalued coins. I'm talking about walking into almost any ordinary bank, and saying 5 specific words to any teller. Then, after a short, and free transaction, in many instances... bingo... walking out with a handful of real silver, which could possibly be worth as much as a few hundred dollars.

Hard to believe this could actually be true, right?

**Silver, after all, has been one of the best performing assets of the past decade. It's up over 550% since 2001... and many financial experts are predicting it will go much, much higher.**

But how, exactly, could this be possible, you're probably wondering?

Is there really a loophole in our financial system that enables you to get this incredibly valuable asset essentially for free? And is this illegal... or possibly immoral?

I had these exact questions when I first heard this rumor. And that's why I launched an independent, nationwide investigation. It took me more than 3 months to complete. **In this presentation, I'm going to share what I found.** In short, I think you'll be amazed when you see what I've uncovered.

My name, by the way, is Dr. David Eifrig. My friends call me "Doc" for short.

I'm a financial analyst at an independent research firm called Stansberry & Associates. Our private organization is headquartered in the Mt. Vernon District of Baltimore, MD. Our goal is simple. We provide independent financial research and education on topics ranging from bonds, stocks, and commodities... to real estate, options, tax liens, annuities and just about everything in between. Today, our group has more than 400,000 subscribers from more than 120 countries who pay for our research.

My area of expertise at Stansberry Research is unique. After a decade of trading on Wall Street and then another decade as a medical doctor (I'm still a board-eligible eye surgeon), I've learned the inner-workings of two of the biggest and most important industries in America – finance and medicine.

Now I spend the majority of my time revealing a world of retirement opportunities

web.archive.org/web/20120831195332/http://pro.stansberryresearch.com/1208REMSECT/EREMN854/Full  
 NOW I SPEND THE MAJORITY OF MY TIME REVEALING A WORLD OF RETIREMENT OPPORTUNITIES  
 and loopholes that most Americans will simply never hear about on their own.

And that brings me to this incredible silver loophole, which might be my most unusual find yet.

Of course, I was skeptical when I first heard about this idea – that you could walk into practically any FDIC-insured bank, **say 5 "magic" words**, and potentially walk away with free silver.

So I came up with a plan.

First, I sent a notice to the people who read my work, and about 250 individuals from all walks of life – and from all over the country – were willing to give this silver "loophole" a try. I sent them instructions on where to go – big banks, small banks, community banks, you name it. I told them what to do and, of course, what to say – **remember, the 5 simple words are critical.**

Then, I asked them to share their experience.

Almost immediately the feedback started rolling in.

One of the first to respond was a man named Maury D., from Tyler, TX. Maury tried the **"5 magic words"** at a Bank of America just down the street from his house.

He told me:

***"Doc, you're a genius! I never thought this would work. But it did! I tried it, and to my surprise, I got 34 silver coins from a single bank. Needless to say, I'm going back for more! Thanks for the great idea!"***

I also heard from a guy named Charles D., from Cincinnati, OH. Charles tried the **"5 magic words"** at a small Credit Union in his hometown. He told us:

***"I went to a local Credit Union and got 10 free silver coins. This is a pretty good idea. I will spend tomorrow going to other banks... Thanks a lot for the great idea."***

Ernie and Norma McDonald, from Sarasota, FL used the "5 magic words" at a small bank near their home. Here's what they had to say:

***"My wife and I bank at a small community bank and actually own stock in the enterprise, so we're known by all of the local staff. We stopped in one day and, while making a deposit, were able to get 7 of these silver coins."***

We even tried this out for ourselves at a PNC Bank a few blocks from our offices in Baltimore... **and got 5 free silver coins.**

Now, I know what you are probably wondering...

How often does saying these 5 magic words actually get you free silver?

Well, from my experience, after observing more than 250 people to try this technique in dozens of banks around the country, I estimate that if you go to the

technique in dozens of banks around the country, I estimate that if you go to the right banks (I'll show you which ones), and say the right words (again, I'll give you the specifics) it works about 25% of the time.

So, you're going to have to do a little legwork to get this secret to work for you. But remember, this is basically FREE silver we are talking about here. If you are too lazy or too busy to do a little work to get something as valuable as silver, essentially free of charge, well, I'm sorry, but you can stop reading right now.

And here's another thing you need to keep in mind: The reason this works is because most Americans (including the people who work at banks) have no idea how this "loophole" works.

But eventually, word will get out and this opportunity will end. That could be a month from now... or 2 years from now. I believe we probably have at least a 1-year window of opportunity to take advantage of this secret. That is, unless the price of silver shoots up in the next few months and this idea all of a sudden becomes VERY popular.

The important thing to remember here is that once the word really starts to spread, I expect this free silver will become increasingly difficult, and eventually, almost impossible to find.

In other words, this loophole is closing... and exactly how fast it will close is impossible to predict. Opportunities like this don't stick around forever. Those who act sooner will undoubtedly reap the best results.

So, if this idea interests you, I strongly recommend you consider it carefully, but act swiftly.

Here's exactly what you need to know...

## **Is this immoral or illegal?**

As you'll soon see, I'm not really a "play by the regular rules" type of guy.

And this is definitely not a "play by the regular rules" opportunity.

You'll have to decide whether or not it's right for you.

As for me, I think it's an incredible situation you'd be silly not to take advantage of.

But that's just me.

I've had a lot of success in my life, and I attribute a lot of my good fortune to the fact that I'm always looking for a better way of doing... well... just about everything.

Back when I was in college, for example, most of my fellow students took jobs in the dining hall or the library. But I found a "loophole" in the restaurant system that allowed me to pay for all four years of college, without owing a penny.

You see, in the town where I attended undergraduate school in Minnesota, the bars were closed on Sunday. So, I went to the bar owner and asked if I could rent his space on Sundays to host bar-tending classes. I gave him a cut of the profits and

made more working one day than most of my fellow students made in a month.

While I was in that same college I uncovered a loophole in the government's Stafford Loan Program that provided me with all the "free" spending money I needed. I literally financed all my play money for college this way.

I still look for these types of "loopholes" in the system to this day. In fact, this is one of the main reasons people love reading my work.

For example, a couple years ago I found a loophole in the government's most popular retirement program that enabled recipients to "reset" their payments... *at a much higher rate*. This little-known loophole enabled folks to potentially receive up to \$1,000 *extra dollars* per month in benefits.

I told a small group of folks how to pull this off, and talked to a handful of people who had already benefited from it. A 70-year-old retiree named Jim Roth, for example, used this loophole **to boost his checks by \$1,033 per month**. A fellow named Dan Crowles, of Cumming, GA, used this little-known strategy to pocket an extra \$985 a month for he and his wife Sharon.

Not too long ago, I uncovered another huge loophole... in the life insurance industry. You see, most people have no clue if you've got a policy you no longer want, no longer need, or can no longer afford (some folks I know pay more than \$30,000 a year to maintain their policy), you can actually sell part or all of your policy through a specific type of insurance broker... and potentially get hundreds of thousands of dollars as a result.

The incredible thing is, not 1 in 100 people know this option exists.

Again, I showed my readers how to take advantage of this, and talked to a handful of people who had already benefited from it. I spoke to a man named Alfred Zoeller, for example, whose insurance premiums were about to increase to a whopping \$30,000 a year. So Mr. Zoeller simply sold his policy... and pocketed **an incredible \$640,000**, which he and his wife could use instantly, for whatever they want.

I spoke to another fellow named Zachary Childs, who was told by his insurance company that the "surrender value" (what your insurance company will pay you if you give up your policy) was just \$72,000.

So Mr. Childs decided to instead sell his policy via this "loophole"... and got nearly 8-times as much... **a whopping \$535,000**.

As *The Wall Street Journal* recently reported, "few people know they have the option to sell their policies."

It's really the dirty little secret insurance companies don't want you to know.

Of course, over the years, I've learned that one of the best places to look for lucrative loopholes like this is actually the U.S. government.

You see, the free silver loophole isn't the first time Uncle Sam has inadvertently opened a huge financial opportunity to ordinary Americans...

In the 1980s, for example, a group of mom and pop investors uncovered a loophole

in the Bureau of Land Management's application process, which enabled them to buy some of the government's most valuable real estate for – get this – **LESS THAN \$5 an acre.**

A man named John Burroughs purchased 44 acres of land near the Keystone ski resort in Colorado for just 40 cents *an acre* using this loophole. He quickly resold it to developers for \$11,000 an acre – **more than 27,000-times what he paid.** A guy named Fred Massarini purchased 60 acres near downtown Phoenix for just \$150. He then resold it to a golf course developer for more than \$400,000.

Like any good loophole, however, the folks in D.C. shut things down before too many people found out.

Or how about a similar loophole that was found recently at, get this... the U.S. Postal Service? In short, this "loophole" enabled practically anyone to earn a guaranteed 9% annual TAX-FREE return on a unique type of investment. All you had to do was show up to your local post office to get started.

And that brings me to the subject of this presentation—what is perhaps the biggest financial loophole in the banking system right now.

Yes, you really can get what is essentially free silver from America's FDIC-insured banks. You just have to know which banks are the best to go to... and specifically what to say if you want to increase the odds of walking out of the bank with the most silver possible.

Here's everything you need to know...

## **"The coins are heavy."**

*--Corey T., Oxnard, CA*

Right now, a group of banks in the U.S. are finding themselves in possession of a certain type of government-created coin, which does not circulate widely in the general population...

You see, these coins were originally produced during the early part of the 20th century, as part of a government mandate – called H.R. 2934 – to create money that was respected and easy to use. More than 750 million of these coins were minted, all containing varying amounts of silver.

These coins – which contain as much as 90% pure silver – were designed by many of the best sculptors and engravers of the day – people like Augustus St. Gaudens, Charles E. Barber, and Gilroy Roberts. One of these coins is even listed by the Professional Coin Grading Service (PCGS) as one of the "20th Century's most beautiful silver coins."

The coins were date-stamped and engraved with official U.S. government markings, to ensure authenticity.

These unique "silvers" were originally intended to be kept in circulation. But the Feds ceased production in 1971 because people were hoarding them and not circulating them like the government planned.

But what 99% of the public doesn't realize is that many banks today still hold large quantities of these coins. ~~Of course, we can't be certain of the exact amount~~

web.archive.org/web/20120831195332/http://pro.stansberryresearch.com/1208REMSECR/EREMN854/Full quantities of these coins. **Of course, we can't be certain of the exact amount, but by our calculations, there are probably about 20 million left in the banking system today.**

You can walk into these banks and, very often – by saying the exact right words (remember, we've tested this in dozens of locations) – exchange ordinary paper dollars for real silver coins.

I know this sounds difficult to believe. If I didn't see it with my own eyes I probably wouldn't believe it either. And remember, this silver "loophole" doesn't work every single time, but when it does, you can basically get free silver, for doing just a few minutes of work.

The thing you have to remember is, sometimes these banks have possession of these coins and sometimes they don't. What I would like to show you is which banks are most likely to have these silver coins in stock, based on our experiences going to dozens of banks across the country, and what exactly you need to say to exchange your paper dollars for real silver coins.

Listen to what more of the people who helped me conduct this experiment had to say:

**We just exchanged 8 dollar bills for 8 real silver coins! This is the last chance to achieve true wealth. Roll the dice and I think it will be a HOME RUN!!!**

*-- Marty T., Milwaukee, WI*

**Hello Doc! I took you up on your suggestion of trading "green backs" for silver today... and scored 48 silver coins!!! This is a very easy and profitable thing to do. Thank you!**

*-- Fred M., Provo, UT*

**I went to a bank yesterday -- one of the ones you suggested -- and got 6 free silver coins!**

*-- Jay H., Waterloo, IA*

I simply cannot believe how off the radar this is. This is essentially FREE silver we are talking about here. Yet, I don't see anybody doing it. I've never seen it written about anywhere: *The Wall Street Journal*, *The New York Time*, *Forbes*, *Barron's* or any other mainstream news publication for that matter.

In fact, there is so little information on this loophole available to the public that the people who are taking advantage of it have resorted to sharing the details "**underground**"... on Internet message boards.

I have no way of verifying if these statements are accurate or not, but take a look at just a few of the conversations I've come across:

A poster by the name of UrbanMiner33 wrote:

**"I've only been doing this for the past 6 months.**

**My best trip to the bank so far netted me 42 silver coins. I walk in and the tellers are very helpful.**

**I even give them coins for helping me out."**

A guy using the name SilverBug1958 said:

**"So, it's been about a week since the wife and I started doing this. Already, we've found 80 coins! Not a bad start, but the banks are starting to run thin. I'll let you know how things go this weekend."**

A man under the pseudonym Mr. Argentum wrote:

**"I was skeptical (because that's just the way I am), but thought I would give this a try anyway (I'm also about free money)... and guess what? It worked! I got 2 free silver coins. I also love the fact that I'm removing silver from the banking system. The day has finally come when it is I who is screwing the banks!"**

One of the reasons I think this opportunity hasn't gained much attention is simply because of how unusual and far from conventional wisdom it really is:

**It's completely ANONYMOUS.** There's NO paperwork involved. The entire transaction usually takes less than a minute to complete. When you find silver, you'll acquire it with 100% anonymity. No personal information has to exchange hands. You don't even need an account with the bank to do it. No one has to know... not even the government.

In this day and age, when the government and financial institutions are trying to track EVERYTHING, this is a nice way to accumulate some silver anonymously.

**You'll pay ZERO premiums.** Remember: when you buy ordinary bullion – like silver bars or American Eagle Coins – you'll need to pay 5% to 15% OVER the price of silver just to buy these investments. But when you get silver through this loophole you don't have to worry about any of that. It's moral. It's ethical. It really is free silver.

And what you decide to do with your silver is completely up to you...

**You can keep it .** If you've been watching the news lately you know the U.S. and European economies are in serious trouble. The stock market is up one day and down the next. Interest rates are at historic lows. The dollar has been in a long slide for more than a decade. Silver is one of the few forms of REAL money. For this reason alone, many of my readers are hoarding large quantities of these coins.

**You can pass it down to your children or grandchildren.**

**Or you can quickly re-sell it for a nice profit.** Because you can acquire this silver essentially for free you can always re-sell it for cash. It doesn't matter if the price of silver rises or falls in the future because you basically paid nothing for your silver.

As one of the folks who helped me conduct my experiment told me:

**"My wife and I tried this at our local bank where we have our**



**accounts. We got 11 silver coins. The staff was very cooperative. If you did this once a week that would be around \$2,500 a year tax free. The coins are heavy, the entertainment is free, and you may make some money, tax free."**

**-- Corey T., Oxnard, CA**

I know of one guy named Joseph L. from Ft. Collins, CO, for example, who got over \$3,000 worth of coins from a single bank in his hometown...

As he said:

**"My son and I just HIT THE JACKPOT with over 289 silver coins pulled right out of our local bank. We plan to sell them tomorrow, which at current prices will net us over THREE GRAND from the silver we found today. Not a typo. OVER THREE THOUSAND DOLLARS."**

I know of another guy named John F. from Tacoma, WA who found over \$100 worth of coins from a single bank visit. He said:

**"While the best way to rob a bank is to own one, this is the next best thing. I got over \$130 worth from JP Morgan! You can do this too and get free silver! It's all about the thrill of the hunt."**

So, what banks should you go to? What do you say? And how can you get started today?

Well, because there is so little information available to the public – and because there's been no good resource describing exactly how to do it – I recently put together what I believe to be the first – and only – comprehensive, step-by-step Report on extracting these silver coins from banks all over the United States.

It's called: ***The Free Silver Loophole: How to Legally Remove Silver From the U.S. Banking System***

In short, this Research Report will show you everything you need to know to start collecting silver right away, including: which banks are most likely to have these silver coins in stock... who to talk to... the 5 "magic" words you need to say when exchanging your paper dollars for real silver coins that'll give you the greatest opportunity for more silver, and so much more.

For instance, there's actually a specific time of year this secret works best (I'll explain why in my Report). Do it during these two months and you'll greatly increase your odds of success!

Another thing I haven't mentioned yet is that even if your bank doesn't have these silver coins in stock, they may be able to find some for you – from other banks – and have them shipped to your branch, at no charge. I know of several people that have used this clever tactic and scored. Big time.

As one of the people who helped me conduct my experiment said:

**"Unfortunately, my bank didn't have any silver coins on hand. So I asked if they could order some for me. They did... and when I came back a few days later, they had 13 silver coins**

**waiting for me. This is definitely worth doing. Thanks!"**

**-- John M., Poway, CA**

In my Report, ***The Free Silver Loophole***, I'll tell you whom to talk to and exactly what to say to get your bank to order your coins. Again, it's critical that you know the right words to say.

I'll also show you where you can sell your coins – if that's what you want to do – and who is likely to pay you the most for your newfound silver. For example, you should avoid one of the most popular places to sell your coins, because they won't give you as much money as you deserve.

It's all there in my Special Report, ***The Free Silver Loophole: How to Legally Remove Silver From the U.S. Banking System.***

Even better, I'd like to give you access to this Report absolutely free of charge.

In fact, this Free Silver Report will be among the first things you'll have access to when you take a no-risk, trial subscription to my monthly newsletter, called ***Retirement Millionaire.***

I realize that's an odd name, but I think that's appropriate, because I'm sure ***Retirement Millionaire*** is unlike any other newsletter you have ever received before.

Remember, I spent a decade making hundreds of thousands on Wall Street (at Goldman Sachs). Then I quit and decided to go to medical school and become an eye doctor. Now I've essentially left that profession too. But today, in my dream job, after retiring twice... my passion is now traveling the world to share my "insider" ideas on money, finance, and health with ordinary Americans who are retired, or looking to retire someday soon. I've blended my finance and medical backgrounds into something very unique and unheard of...

What kind of information do I cover in *Retirement Millionaire*?

Well, in addition to opportunities like the Free Silver I've been describing, which I'm sure you won't hear about anywhere else, I also look for great places to grow your savings.

Again, having spent a decade at the world's most secretive and powerful bank, I don't waste my time on the hum-drum stuff most people think of as "good investments."

I like to expose the secret inner workings of Wall Street and the financial system, which most Americans would never hear about on their own.

For example...

**"The best-kept secret on Wall Street"**

**-- Marketwatch**

One of the requests I hear most often from retirees and people wanting to retire is, "how can I SAFELY get more income from my investments?"

Well, here's the Answer...

Most people don't know this... But there's a corporate "loophole" that lets you collect \$1,000... \$2,000... even \$5,000 or more in extra income... Starting with just \$25.

You see, there's a group of profitable U.S. companies that could pay you 5 to 10 TIMES bigger dividends than normal – over a period of time...

I call this little-known "loophole" the "Dividend Boost." Over time, your dividends can grow to be 400% to 500% higher than regular dividends you get through the stock market.

Take a look at this table...

Company	Current Yield	With the "Dividend Boost"
AT&T (T)	5.0%	43%
Coca-Cola (KO)	2.7%	17%
Colgate Palmolive (CL)	2.4%	28%
Dover (DOV)	2.5%	12%
Emerson Electric (EMR)	3.6%	18%
FPL Group (FPL)	3.2%	10%
Genuine Parts Co. (GPC)	3.2%	12%
Johnson and Johnson (JNJ)	3.6%	63%
Lowe's Companies (LOW)	2.5%	39%
Nucor (NUE)	3.8%	31%
PepsiCo (PEP)	3.1%	53%

Not only do you sign up to get what can amount to 5-10-times higher yields over a period of time... You could amass an unbelievable income stake in just years, starting with very little money.

For example...

- **\$122 into \$100,000:** Consider the case of Bill and Janice H., a Pennsylvania couple. They began using the "Dividend Boost" starting with just \$122. Within eight years, they had collected nearly \$100,000 in extra income.
- **\$250 into \$19,981:** Or what about J. Rousseau and his family in Connecticut... who started with only \$250. Already, they've amassed more than \$19,340 in retirement savings.

As Tom O'Hara, of the National Association of Investors says, **"There are**

**millions of people out there who want to do this, they just didn't know they could."**

How come more people don't know about this?

Well, the answer is, even though it's perfectly legal and supported by many of America's biggest corporations, the government has restricted the marketing of this opportunity to the public, so most people have no clue it even exists.

As *The Wall Street Journal* wrote:

**"Securities and Exchange commission rules won't let [these companies] say much about this fabulous way of saving and building wealth..."**

The government may want to keep it well hidden...

But my Special Report -- called ***The Dividend Boost*** -- gives you step-by-step instructions on how to take advantage of this situation:

How to get started... Which companies offer the best 'Dividend Boost' right now... And how much income you could collect over time.

This report, like ***The Free Silver Loophole***, is absolutely free of charge.

You'll have immediate access to both when you take a trial subscription to my monthly retirement publication called, ***Retirement Millionaire***.

But I'm sure you're wondering: Will ***Retirement Millionaire*** be right for you?

It certainly isn't right for everyone, so let me tell you a little more about it before we go any further...

## **The Retirement Millionaire**

As I mentioned earlier, my name is Dr. David Eifrig.

If you're wondering how I know about all of these financial loopholes, it's because I've had a different career track than most...

You see, I've actually "retired" twice already.

I grew up in a middle-class home in middle America... Minnesota to be exact.

I thought I wanted a career in the financial world, and worked my way onto Wall Street. There I worked for Goldman Sachs, Chase Manhattan, and several other big financial firms.

But after a decade of learning how Wall Street really works, I became disillusioned by the hypocrisy and greed... so I left to become a doctor (I'm still a Board-eligible eye surgeon).

I busted my tail to get through medical school, and spent more than a decade in this field as well. But again, I ran into a stifling system, filled with special-interest groups and wasteful bureaucracy

In short, I've seen the inside of two of the biggest and most important industries in America... Finance and Medicine. They are both broken, and need to be fixed if Americans are going to have a fighting chance in the years to come.

My experiences over the past three decades have enabled me to become a "retirement expert" on how to take advantage of little-known loopholes... and on getting everything you need for retirement... money, housing, healthcare, and more.

**Each month, I send out a detailed personal letter – called *Retirement Millionaire* – explaining the best retirement opportunities I've found.**

In short, my mission is to expose a world of opportunities most Americans will simply never hear about on their own.

The first thing I'd like to send you are my 2 reports on how to take advantage of everything I've described so far...

Special Report #1: ***The Free Silver Loophole: How to Legally Remove Silver From the U.S. Banking System***

Special Report #2: ***The Dividend Boost***

In the pages of ***Retirement Millionaire*** you will learn about unique opportunities that you won't hear about anywhere else.

For example, as soon as you become a subscriber, you'll also learn about two of my other favorite opportunities right now:

## **The one investment that could guarantee you income for life**

Have you ever had a financial advisor tell you to estimate how long you'll live and how much money you'll need?

To me, this is completely absurd.

Look, I'm a medical doctor... And I can guarantee that if you are healthy right now, you have no idea how long you'll live. There's also no way possible for you to figure out how much things will cost years down the road.

There are just too many variables.

Therefore, it's basically impossible for you to figure out today how much money you are going to need for the rest of your life.

But the good news is, it simply doesn't matter.

That's because there's a simple but little-known way to essentially eliminate the danger of outliving your money.

Of course, Wall Street brokers won't tell you about it because they don't make any

tees from this opportunity...

But it involves a unique type of insurance product, available only since 2005. It's backed by one of the most stable, cash-rich businesses in the world.

The thing is, this is not a regular insurance policy like life insurance, health insurance, car insurance, or anything like that.

Instead, it's a little-known type of investment asset that will guarantee you large amounts of income as you get older, for as long as you live, to ensure that you can always cover all your living expenses.

In other words, you never have to worry about running out of money, no matter what happens in the stock market, the real estate markets, or the economy in general.

The way it works is, you put in a little bit of money now... As you get older you get as much as a 70% yield on your original investment... year after year.

So, using this example, you might put in \$10,000 today. Then, once your policy starts paying out, years down the road, you would have received:

	<b><u>Total received:</u></b>
After 1 year of payouts:	\$7,000
After 2 years of payouts:	\$14,000
After 3 years of payouts:	\$21,000
After 4 years of payouts:	\$28,000
After 5 years of payouts:	\$35,000
After 6 years of payouts:	\$42,000

And so on... for the rest of your life!

This product is sometimes called Longevity Insurance. In the financial business, it's called a Single Premium Deferred Annuity.

But don't let the names scare you. As Michael Kitces, the director of research at Pinnacle Advisory Group, says: "It could turn out to be the best fixed-income investment you've ever made."

The point is, it's an incredible opportunity, available only since 2005, to make sure you always have plenty of income, no matter how long you live.

My Investment Report called ***The Best Way to Make Sure You NEVER, EVER Run Out of Money*** will explain everything you need to know—and comes free with your ***Retirement Millionaire*** subscription.

Or how about this opportunity few Americans have ever heard of...

# The Secret 24% 'CD'

Right now, most short-term CDs and money-market accounts aren't paying more than 1% to 2% interest. It's a pittance.

But did you know there's a secret 'CD' – often used by bankers and money managers – that could pay as much as 16% to 24% interest per year?

It has nothing to do with stocks, bonds, or any other risky investment. It's not an actual CD either. In other words, it's not guaranteed by the FDIC. But right now, it's one of the best alternatives to leaving money in your bank account.

Quite simply, this investment – what we call a 'Tax CD' – is created and administered by state governments all across the country. Essentially, it's a way for your local government to raise money.

Here's how it works: You invest as little as \$100 in a 'Tax CD' created by your local government... And you are contractually obligated to receive interest rates as high as 24% every year.

Believe me, nothing safe ever pays this kind of interest – year after year. 'Tax CDs' are one of few investments in the world right now that offer the potential for low risk *and* high returns.

That's why I've personally put my own money into this.

I invested near my family home in Minnesota and earned 18% on my 'Tax CD.' And to tell you the truth, it's the easiest income I've ever made. The checks just showed up in the mailbox.

No wonder bankers and money managers all over the country are using 'Tax CD's' to collect huge amounts of safe income too. But they're unlikely to tell *you* about it...

As *The Philadelphia Tribune* reports: **"Bankers... and [Wall Street] insiders have kept this 'wealth secret' to themselves for years."**

And R.G., a financial professional in Boulder, Colorado, says: "It's nearly a risk free investment and it pays far better than a CD or leaving the money in the bank."

Despite the secrecy, a few savvy folks have been taking advantage of this situation...

Like Barry C., a retiree from Iowa, who has been using 'Tax CDs' for the past 10 years. "My rate of return is off the charts," he told us.

Brian K. in Denver says he's collected over \$200,000 in income from 2 separate 'Tax CDs.'

I'll include this Special Report – called ***The Secret 24% "CD"*** – as soon as you begin your trial subscription to ***Retirement Millionaire***.

Here's everything you'll have access to as a subscriber:

Research Report #1: ***The Free Silver Loophole: How to Legally***

***Remove Silver From the U.S. Banking System******Research Report #2: The Dividend Boost******Research Report #3: The Best Way to Make Sure You NEVER, EVER Run Out of Money******Research Report #4: The Secret 24% CD***

If you decide to take a trial subscription, you can take the next four (4) months to decide whether my work is right for you.

If not, simply let me know and you'll get a full refund for the money you've paid. No questions asked... no reasons needed.

The point is, this is a publication which is unlike anything else out there as far as I know... and I'm not asking you to make any commitment whatsoever.

The work I do is not for everyone — and you'll have to make a decision on your own if ***Retirement Millionaire*** is right for you.

The good news is, if you decide to have a look at what I'm doing, you are agreeing only to TRY a subscription to my letter to see if you like it. If not, you'll get a full refund anytime in the first four months, and we'll part as friends.

So how much does a trial subscription cost?

I think it's a great deal, considering all of the money-making and money saving tips you get — and all of the special reports I've mentioned which you're getting at no additional charge.

The truth is, just one of the ideas I'll share with you could help you make many times the subscription price.

And it's not just me saying this...

**"Your 2 recommendations from the Oct 2008 issue, on DNA and BUD were big winners for me. I netted over \$22,000. Thanks!"**

***Y. Lee  
Fairfax, VA***

**"Doc, I really enjoy your newsletter. Made over \$13,000 in January, using one of the strategies you discussed in Retirement Millionaire. Made a total of about \$75,000 last year. Keep up the great work, thanks."**

***Bill H.  
Trenton, NJ***

**"I can't believe the value I'm getting from your Retirement Millionaire newsletter... I'm just ravenous for the great stuff in your research! This is exactly what I've been trying to research for maybe five years now..."**



**Ron S.  
Oahu, Hawaii**

**"I am like the person looking forward to the mail man arriving with an expected letter that should bear very good news. I stop whatever I am doing, download and print it, move to my recliner, and e-n-j-o-y!"**

**Jason J.  
Naples, FL**

But before I show you how to get started, let me show you one more report I'd like to give you access to...

## **How to Collect \$350 in 'Overnight' Income**

Did you know there's a way for you to collect \$350 or more – in CASH – from the stock market within the next 24 hours?

We call it the 'Overnight Income' secret.

You see, unlike regular stock dividends or interest payments from a savings account – which pay you on a monthly or quarterly basis – 'overnight income' could be available *whenever* you need the cash.

And the best part is, this is not a one-time thing. You can continue collecting these payments as often as every single month... for as long as you chose.

This money is yours to keep, no matter what happens in the stock market. You can use it to invest... to pay bills... to go on vacation... whatever you want. It's NOT a loan. It's not an advance against future earnings, either.

Instead, it's a stock market 'loophole' that allows you to collect 24-hour payouts thanks to a select group of publicly listed companies.

For example, by tomorrow, you could collect hundreds of dollars in income thanks to these well-known American firms:

Verizon (VZ).....	<b>\$1,065</b>
Wal-Mart (WMT).....	<b>\$457</b>
Microsoft (MSFT).....	<b>\$732</b>
Yahoo! (YHOO).....	<b>\$1,188</b>

And here's the thing...

The stock market has been unpredictable lately – up one week, down the next.

But the good news is, with 'overnight income,' you can safely and easily collect a few hundred dollars, beginning tomorrow morning.

I'm almost positive you'll never hear about this situation from your broker. But the truth is, you can use this investment 'loophole' from any regular brokerage account

account.

As one ex-Citigroup banker said recently: "This was a definite eye-opener... it makes you wonder what else Wall Street has been keeping from us."

Thanks to 'loopholes' like these thousands of Americans at or near retirement age are living the worry-free retirement life they deserve.

Ned S., a 50-year-old website user from Tennessee, told us:

**"I went from being self-employed, working 20 hours per day 7 days a week for 8 years to being able to relax."**

Ned says he now makes an extra **\$900 per week** thanks to his income investments: "Knowing I had the income rolling in was a large part of my decision to retire early."

Everything you need to know is in my Research Report, ***Overnight Income***.

I'll give you access to a copy of this report FREE when you try a subscription to my *Retirement Millionaire* newsletter.

## Here's how to get started

A one-year subscription to *Retirement Millionaire* normally costs \$99 per year. That's what hundreds of people have paid.

But if you take advantage of this opportunity today, you can receive a one-year subscription for less than HALF-OFF, just \$39.

Your one-year subscription will include:

Research Report #1: ***The Free Silver Loophole: How to Legally Remove Silver From the U.S. Banking System***

Research Report #2: ***The Dividend Boost***

Research Report #3: ***The Best Way to Make Sure You NEVER, EVER Run Out of Money***

Research Report #4: ***The Secret 24% CD***

Research Report #5: ***Overnight Income***

You can't buy these reports anywhere. They're not for sale. You can only receive them as one of my subscribers. They're yours to keep as soon as you start your trial subscription.

Of course, once you activate your trial subscription, you'll begin receiving my *Retirement Millionaire* newsletter, which I publish once a month.

And right away you'll receive passwords to my exclusive, subscribers-only *Retirement Millionaire* website, where you can look at all of my back issues, most of which contain opportunities you can take advantage of right away.

For instance, one of my ideas, which I call the "Fed Trade," is currently paying out absurdly high yields to investors. One pays 14%. The other pays 13%. Typically, you'll only find yields this high in risky stocks you should never touch. But thanks to an anomaly in the credit markets, this opportunity exists and it's what I consider super safe and low risk. It won't last long, so you should take advantage of it while the right conditions exist. My colleagues and I have recommended it several times over the past ten years... resulting in gains of 29%, 52%, 37%, and 39%.

Another idea lets you cash in on private companies, which aren't listed on the stock market. This investment has NO fees... And it has crushed the stock market by 193% over the last 16 years, with just a fraction of the risk. You'll get complete details of this opportunity with a subscription to *Retirement Millionaire*.

And again, you are agreeing only to TRY my work to see if it's right for you. If not, you can receive a full refund, no questions asked.

I hope to hear from you right away.

[Subscribe Now](#) to get started.

Here's to our health, wealth, and a great retirement,

Dr. David Eifrig, Jr., M.D., MBA  
Editor, *Retirement Millionaire*

**P.S.** One more thing. I have something else I'd like to give you access to, free of charge... It's called ***Retirement Guide to Freebies***: This volume contains little-known but completely legitimate and tested methods to get nearly everything you need for a rich retirement... free of charge. I'm talking about free phone service, free golf, free cruises and discounted airline tickets, half-off dinners, and saving nearly 50% off college education... and much, much more. These are just a few of the amazing secrets you'll find in the ***Retirement Guide to Freebies***. You'll get a copy FREE when you try ***Retirement Millionaire***.

## [Subscribe Now](#)

LEGAL DISCLAIMER: This work is based on SEC filings, current events, interviews, corporate press releases, and what we've learned as financial journalists. It may contain errors and you shouldn't make any investment decision based solely on what you read here. It's your money and your responsibility. Stansberry & Associates Investment Research expressly forbids its writers from having a financial interest in any security they recommend to our subscribers. And all Stansberry & Associates Investment Research (and affiliated companies), employees, and agents must wait 24 hours after an initial trade recommendation is published on the Internet, or 72 hours after a direct mail publication is sent, before acting on that recommendation. Stansberry & Associates Investment Research, LLC. 1217 Saint Paul Street, Baltimore MD 21202