

## **A Midwestern doctor and former Wall Street Banker (who's one of America's Most Patriotic and Conservative Citizens) Says:**

### **"You now have a moral and ethical responsibility to (legally) hide money from the IRS and the U.S. Government"**

Dear Reader,

Hello, my name is David.

I've spent most of my life on the straight and narrow.

I went to college, got an MBA from one of America's top business schools, then landed a job at Goldman Sachs, the most powerful investment bank in the world.

Then I had a second career in medicine.

I finished my studies at the University of North Carolina and became an eye doctor. Along the way I even got a pilot's license, was published in peer reviewed medical journals and helped start several quite successful businesses.

The point is, I've done very well so far, playing within the rules of "the system."

Today I'm surrounded with a loving family, a grown son, and close friends all around the globe. My hobbies include wine making (I just made my first 120 cases), playing America's 100 best golf courses (I've crossed nearly two dozen courses off the list so far), and big game fishing off the coast of South Florida.

I'm telling you these things because I don't want you to get the wrong idea about me.

I don't want you to think I'm some type of hippie-anarchist-radical.

Far from it.

I love America. This country has given me the opportunity for an incredible life, and it's still far and away the best place on the planet to live and pursue your dreams.

However...

**Over the past few years, something has changed in our great nation.**

**Maybe you've recognized it too, just as I have.**

**The sad truth is, America is a very different place than it was just a dozen or so years ago.**

I'm sure if you are over the age of 40, you recognize these changes too... even if you can't pinpoint exactly what's gone on.

From my perspective, it's been the slow adoption of a series of almost imperceptible new laws, regulations, corrupt ideas... coupled with major changes in technology, which have left us with a country that is barely recognizable from the place we knew only a dozen or so years ago.

Over the past year, I've spent a lot of time thinking about and investigating these changes... what they mean for regular people like you and me.

And I've come to the conclusion that I can no longer remain silent.

So today I'm going public with everything I've uncovered.

In short, I believe there are three seismic shifts taking place in America right now, all of which you absolutely must pay attention to.

In fact, these changes are already in place, and they are going to dramatically affect your money, your family, your health, your privacy, and everything about your daily life—at an accelerating rate—over the next few years.

But before I explain these critical shifts, I want to tell you why I've decided to conceal both my identity and my voice at the beginning of this presentation.

As you will see, the topics I'm about to cover include sensitive, and sometimes very emotional and politicized issues.

And even though I have already expressed my deep affection for America, I know some people out there are going to take my message the wrong way, as disloyal... and even treasonous.

My solutions—at least for now—are going to certainly be viewed by those in power as outside the norm at the very least... or perhaps even traitorous.

As a result, the last thing I want to do is to attract the attention of some neo-conservative or wacko-liberal organization, or to make it easy for the government to put my photo on one of their infamous "watch lists."

At the end of this presentation, I'll share more personal details with you, and show you how to find out even more about me.

But first, let me now outline the three seismic shifts now taking place in America, and how they are going to

undoubtedly affect you in the years to come.

### **Our Gov't is About to Get VERY Aggressive**

**#1. The first big change in America that's going to dramatically affect you is that our governments--on both the state and federal levels--are broke... in every sense of the word.**

**As a result, they are becoming increasingly desperate, and aggressive.**

And as we are all going to learn the hard way over the next few years: Desperate governments will do truly desperate things.

In short, they are taking increasingly aggressive actions to capture more of your money and more control over everything... from your retirement accounts... to where you are allowed to keep your savings...

And the truth is, it doesn't matter if you have \$10,000 or \$10 million. If you own anything of value, the government's going to try to get its piece.

Did you know, for example, that the government has already discussed requiring every citizen to put some of your retirement savings into government-controlled retirement accounts.

And have you seen what's been happening in some desperate states, where the government is essentially seizing regular people's safety deposit boxes, and auctioning off the contents? I think you will be astonished when I show you these reports.

There are many new tax rates that are set to jump by more than 100% next year. And there are new laws about where you can and can't move your money without the government knowing.

New laws and new technologies make it easier for the government to have nearly instant access to all of your money.

This is why you must learn how to legally hide some of your assets from the government.

Yes, you read that correctly.

As a patriotic, flag-waving citizen, I believe that because our government has become increasingly desperate, there is almost nothing they won't do to get control of ALL the money in the entire country.

This, of course, is not at all what our Founding Fathers intended. The original idea of America was for there to be a small and limited central government, and for individual

citizens to take responsibility of their own finances and their own lives.

So I believe that today you actually have a moral and ethical responsibility as an American citizen to hide some of your money from the aggressive beast our government has become... until this wave has passed.

And yes, it is completely legal to hide some of your money.

But the problem is, no one teaches this in any class. No one writes an article about this in *The New York Times* or *The Wall Street Journal*. But I can and will show you how to do it in the next few minutes.

And in addition to hiding some of your money, I strongly recommend you learn how to generate a significant amount of what I call "invisible income."

What do I mean by "invisible income" exactly?

I'm referring to money that you legally DO NOT have to report to the government or anyone else for that matter.

Yes, again this is totally legal. But again, no one from the government or the mainstream media is going to show you this analysis or how to do it.

There are many ways you can create "invisible income," and I'm going to show you exactly how each method works.

So those are two things I'm going to cover in this presentation:

How to hide money from the government so that it cannot be taxed, assessed, or confiscated from you. And how to generate some "invisible income," which you will NEVER have to report to the government or anyone else for that matter.

I'll show you how to do both of these things in a minute.

But first let me explain the second seismic shift that is reshaping our nation right now, and what I think you need to do about it...

### **How Disappearing Privacy Will Change Your Life**

**#2. The second critical shift that's now taking place is that we are witnessing the near complete loss of Individual Privacy.**

Now maybe you're like some of the folks I talk to, and you say, "Who cares? If you're not doing anything wrong, you shouldn't have anything to hide."

Well let me tell you one thing I know for sure:

We will lose our identity and power as a country, and America will become a much less desirable place to live, work, and start businesses. if everything we do or say is

work, and some businesses, in everything we do or say, is observed, monitored, and recorded.

And that's exactly what is happening today.

We're now videotaped dozens of times a day in America without our permission. On nearly all major roads. At every store. In elevators... office buildings... parking lots... doctor's offices... even the beach.

And an ABC news affiliate recently reported that the government is now installing street lamps around the country containing "Homeland security applications," which can record video, audio, and bark orders to people nearby.

In Baltimore, the local government has started a project to record all conversations that take place on public buses. Also, did you know that our top spy bureau, the National Security Agency (NSA) has now basically turned much of its attention from foreign countries... directly onto U.S. citizens?

In fact, NSA is now building the largest data storage facility on the planet in the middle of the Utah desert.

Set to open in 2013, they'll have the capability of storing a hundred years of electronic communication for every U.S. citizen.

Also, did you know that 20 state and local governments and 24 universities have already been authorized by the Federal Aviation Administration to fly remotely piloted "drones" in U.S. skies, allowing them to spy, take photos, etc. And according to a source quoted in *Bloomberg News*, "the Federal government has already allocated billions [of dollars] for these, and state and local governments will follow."

Yes, these are the same type of miniature flying machines we have previously used to spy on enemy movements in Iraq and Afghanistan.

10 years ago, this was unthinkable in the U.S.

We expect NSA and the government to spy on foreign countries... sure... but now they are spying on us.

If you think I'm making this up, I'll show you the irrefutable facts. The government is now listening to your phone calls, reading your emails, and recording you on video... all day, every day. I will show you the eye-opening proof in a minute.

And big corporations are doing much the same. They are not only videotaping you, but collecting the data on everything you eat, watch, buy, say... even what you throw in the trash.

Yes, that's right, in some municipalities such as Cleveland, the government has implanted computer chips in recycling

bins so they can fine people who don't recycle.

If you don't use your bin often enough, the local authorities will search your trash for potentially recyclable waste... and could fine you \$100 or more.

This is the new American way.

And the point is, all this information the government collects on you is being tracked, cataloged, and used by both the government and corporations to spy on you and to help companies market their products to you.

This was completely unacceptable and unthinkable in America for hundreds of years.

But not any more.

Of course, the loss of individual privacy does much more than simply damage our identity, our quality of life, and our desirability as a place live, work, and raise a family.

On a practical level, individual privacy protects us from abuses by those in power, even if you aren't doing anything wrong.

When so many people have access to your personal information, it's inevitable that there will be all kinds of terrible things that happen. What happens is known as "function creep."

This is where data collected for one use can be used for another reason, both legally and illegally.

I'll show you some examples of what I mean. I don't want to scare you, but I think you'll be shocked at how privacy rights abuses can turn your life upside down... overnight... even when you've done absolutely nothing wrong.

That's why, in this presentation, I'll show you a handful of very simple tactics, which will help you maintain as much individual privacy as possible in America today.

I'll show you how to beat facial recognition, in case that's ever something you need to do. I'll show you how to get a new social security number, if you are having privacy issues.

Also, did you know that the government has placed RFID chips into all new passports? These chips allow tracking and easy access to all your personal information, anywhere you go.

Well get this... one of the biggest science and technology magazines in the country recently wrote an article about how you could disable the tracking device in your passport (surprising since this is illegal, and could get you in trouble). But, I'll show you exactly what they said.

I'll show you how almost anyone can hack your email account

and how to stop it. And a really easy way to make sure no one can follow what you are doing online.

I'll show you how to encrypt any phone call or email... how to move money so it's completely invisible to any authority or corporation... how to protect your credit card from getting stolen at a restaurant... how to make sure that even if your credit card is stolen, no one else can ever use it online or in person... and much, much more.

It's important to realize I'm not saying you should go overboard with this stuff. You don't need to drop out of society or move to the hills of Montana with a truckload of canned goods.

It's unhealthy to be paranoid.

However, the simple truth is that you must pay attention to and value your privacy.

The way I look at it, privacy is like good health. You don't think much about it while you have it... but when it starts to get worse or disappear, you sure wish you'd done a lot more to protect it.

That's why "how to protect your personal privacy" is the 2nd big issue I'll address in this presentation.

And that brings me to seismic shift #3...

### **Why You Need to Protect Yourself from Your Bank**

#### **#3. The third big change I want to address is the near-complete corruption of the mainstream institutions we've entrusted to handle our money.**

I'm talking specifically about Wall Street's investment institutions, and big banks located all over the country.

As I will demonstrate for you momentarily, most Americans are totally naïve about what is really happening with their money, while it sits inside these large and incredibly corrupt institutions.

If you have a money market fund, for example, odds are good that some of your money has been placed into very risky debt instruments—yet you are likely being paid less than 1% for taking such big risks!

If you own regular stocks, there's a good chance your broker is borrowing your shares from YOUR account to execute other trades, without notifying you. This is all completely legal. But most Americans have no idea this is going on.

Plus, as we have seen in case after case, when companies get in trouble (like MF Global), they are very likely to "co-mingle" YOUR money with their firm's, to cover their mistakes

MISCELLANEOUS.

And I can just about guarantee we're going to see more firms than ever blow up in the coming years because nearly everyone on Wall Street is involved in "high-frequency trading."

If you're not familiar with the term, it basically describes a strategy of using high-powered computers to execute trades at incredibly fast speeds... sometimes making thousands or even millions of trades PER SECOND.

Companies use high-powered computer algorithms to attempt to capture the tiny price differentials in the markets.

Some estimates show that 70% of the trading on the markets today is simply automatic, high-powered computers attempting to capture miniscule gains.

Of course, high-frequency trading has already led to many disasters. The most recent one involved a firm called Knight Capital Partners. Their errant algorithm caused the company to lose \$440 million in a span of about 30 minutes.

They (and their customers!), were extremely lucky the firm did not go bankrupt.

In short, the sad truth is that Wall Street is a very different place today than it was just a decade or two ago, when I used to work there.

The technologies have changed... and the culture too.

At most firms you are no longer viewed as a "valued customer," but rather as a pawn, or a "Muppet."

If you haven't heard the term "Muppet" yet, that's what some current investment bankers call their customers, because they believe we are puppets who can be manipulated for their own good.

You get the point.

It's critical for you, right now... today... to get at least *some* of your money out of the Wall Street "system."

Because no one... and I mean no one—not even the men and women running these firms—know all the intricacies about what is going on with all this trading and all this money.

And getting some of your money out of Wall Street and the banking system is a lot easier than you might think.

Plus, as a result, your money will actually be safer and your returns are more likely to soar, if you know a few secrets that the big banks and brokerage houses have neglected to share with you.

Look... I'm not saying you have to cash in all your dollars



and only buy bags of silver coins.

I personally still have an account at Bank of America, because they make it very easy to pay bills. And I own tons of stocks and bonds and all kinds of other regular investments.

But I also believe in having some "insurance," to protect yourself from the next, inevitable, financial crisis.

And the best way to insure your money is to get a significant portion of it "off the financial grid"... away from the large investment banks and firms.

What most people don't realize is that you can get your money "off the grid" and still own stocks, so your shares will never, ever be confused or co-mingled with anyone else's.

You just have to make a small change to the way you make your investments. I'll show you exactly how that small change works.

You can also still have your savings insured and protected—even if you remove your money from the big banks and investment companies. Again, you simply have to make a small change in how you handle your savings. What's nice is, this change could also help your savings grow much more quickly than keeping your money in a regular bank.

You should also make sure some of your money is completely hidden from all Wall Street and banking institutions.

I have seen horror stories in recent years, in which completely innocent people had their life savings seized or frozen—even though they did absolutely nothing wrong. In fact, this is exactly what happened to one of my best friends not too long ago. Turns out he didn't owe the government a penny... and they actually owed him money... yet they froze tens of thousands of dollars in his bank account for weeks with the simple click of a button.

Think about what you would do if all of a sudden you could not withdraw any money out of your traditional bank accounts... and you couldn't use your ATM or credit cards.

What would you do?

Like I said, you need to get at least some of your money off the "financial grid" so you have better access to it... so it's beyond the reach of big banks and brokerage houses.

Today I'll show you exactly how to do that.

It's actually very simple.

So those are the topics I'll cover right now:

**#1.** How to legally hide some of your money from the

government, and how to generate some "invisible income," which you don't have to report to the government or anyone else.

**#2.** How to maintain as much privacy as possible in a world where privacy has essentially disappeared.

**#3.** And how to get some of your money "off the financial grid," so it is beyond the reach of Wall Street and big banks.

The good news is, you can take advantage of everything I'm going to show you how to do today no matter where you live.

I personally now split my time between a big East Coast city, a small Florida beach town, and a remote part of Northern California wine country. So it doesn't matter if you live on the Upper East Side of Manhattan, or on a farm in Iowa.

And so... let's get to the specifics.

### **HIDE MONEY FROM THE GOVERNMENT... NOW**

And let's start with the first seismic shift now taking place in America...

I'm talking about our desperate and completely bankrupt government, which will be going after every asset of value in the country in the coming years.

That's why I think you should hide money from the government. Immediately.

I think you should do it legally, of course, but I think it is absolutely critical for every American citizen, no matter how much money you've got.

Why do I say this?

Well, just take a look at the people who run the governments of the Western world today.

Almost without exception, these folks believe that taking money from successful people will make the rest of the population richer.

Of course, this has never, ever worked, not in any country in any time period, over the past 1,000 years.

And yet, governments keep coming back to this terrible, corrupt idea again and again when they get desperate...

France, for example, just passed its first Socialist budget in 30 years. The French are now after wealthy corporations and people. They've instituted a 75% tax on certain earnings.

I'm sure most Americans don't remember it, but the last time

I'm sure most Americans don't remember it, but the last time France tried something like this was the Mitterand socialist government, 30 years ago. Back then, of course, France had it's own currency, and the government policies forced the French Franc to fall so far, so fast, that the government had to change course.

This time, these measures could easily crush the French stock market and real estate market.

And in the worst cases this type of government confiscation can have horrible consequences...

Look at what happened when the Soviet Union confiscated the wealth of successful farmers back in the 1930s. There were huge food shortages and millions of people died.

But that's the world we are living in today... the government is broke and they want a piece of everything you've got.

Obama's slogan may be "Forward," but today I firmly believe we are going backwards, and these confiscating policies have been proven to fail all around the world, everywhere and every time they've been tried.

Obama has made it abundantly clear he wants to raise taxes on income, dividends, capital gains, and more.

But the truth is, taxes are only the beginning.

What else might our government do over the next few years?

Well as I've said, desperate governments will do incredibly desperate things...

Take a look, for example, at what's happened already in one of my favorite destinations, Argentina.

I love Argentina, and I try to make at least one trip each year to the Northern wine regions.

But if you want a sneak peek at what the U.S. government is likely to try in the coming years, you must pay attention to what's happening in Argentina today.

Their government is actually one of the few that is even more broke than we are.

My friends who own property and spend part of every year in Argentina tell me that any organization that reports statistics that show inflation running higher than the government's official number get fined.

The government also just stepped in and nationalized one of the countries biggest oil companies YPF, which was Spanish owned... but is now owned by the Argentine government.

Then there's the ridiculous requirement that, if you want to exchange money, you have to go to a government office and

apply to get U.S. dollars.

And these incredible policies are just the tip of the iceberg. It just doesn't stop.

In fact, to me the scariest policy is one the country introduced a few years ago, when the Argentinean government nationalized \$24 billion in private pensions. One of the country's senators said in the debate:

**"This is a proposal that will benefit the whole social security system."**

I know most Americans believe this type of thing can never happen here, but I assure you, all governments do desperate things in desperate times.

And I firmly believe the same thing could happen here very soon. In fact, it's already being discussed...

Take a look at this story from *U.S. News and World Report*. It says:

**"House Democrats recently invited Teresa Ghilarducci, a professor at the New School of Social Research, to testify before a subcommittee on her idea to eliminate the preferential tax treatment of the popular retirement plans. In place of 401(k) plans, she would have workers transfer their dough into government-created "guaranteed retirement accounts" for every worker. The government would deposit \$600 (inflation indexed) every year into the GRAs. Each worker would also have to save 5 percent of pay into the accounts, to which the government would pay a measly 3 percent return."**

My best guess is that the government will ultimately demand that all retirement accounts be made up of a significant portion of "Treasury Retirement Bonds" or something like that, which pay at best 2 to 3% per year.

Or they could rule that when you retire, all your income gets converted to a government-guaranteed annuity... and when you die, the money goes to the government.

Why am I so convinced something like this will soon happen?

Because there is simply way too much money in U.S. retirement accounts for the desperate and broke government to ignore it.

Did you know, for example, that a report by the Investment Company Institute in Washington, DC shows Americans now have over **\$18 Trillion** in retirement savings.

25% of that is in 401(k)s and similar plans... 25% is in government plans... a little more than 25% is in IRAs, and the rest is in annuities and private plans.

The government needs access to this money. And they are going to start going after it very soon.

So when you start seeing terms like "retirement protection income" being thrown around, run for the hills.

INCOME BEING THROWN AROUND... RUN FOR THE HILLS.

Better yet, I suggest you run for the hills BEFORE they hijack part of your retirement savings. Because after the rules take affect, it will be too late.

If you don't think our government will try something like this, remember that it's already happened in many foreign countries, places like Ireland, Argentina, and Portugal.

And remember that the U.S. government is very capable of seizing your retirement money today. They have already done much worse than this in the past. Back in 1934, the U.S. government confiscated every citizen's gold and silver.

I do not think they will do *that* again, but please do not ever believe that the government is beyond confiscating wealth for "the greater good."

And the scary part is, it's not just the federal government.

State and local governments are equally desperate and broke, and they are trying to grab anything of value they can take from their citizens too.

For example, did you see the story on ABC News about people losing everything they had in their safety deposit boxes?

The state of California has been the most egregious in these thefts. At one point, they were basically taking all of the contents in people's safety deposit boxes if they hadn't heard from them in as little as three years.

People lost tens of thousands of dollars in valuables, all because the state was in a desperate hunt for anything of value.

I read about one lady from San Francisco who had her Bank of America safe-deposit box drilled, seized, and turned over to the state of California, marked "owner unknown."

She said: "I was appalled. I felt violated."

Apparently, California became so addicted to spending people's money, that, for years, the government simply stopped notifying the rightful owners.

**So please remember these six words:**

**Desperate governments will do desperate things.**

In America, we have had basically 50+ years of expansion and growth. So we are not used to desperate governments. Very few of us remember what it was like in America in the 1930s when our government was broke and desperate and thought nothing of seizing citizens' gold and silver savings.

And today our governments are broke once again... not only on the Federal level but on the state and local levels too

the federal level, but on the state and local levels too.

Another thing we're sure to see in America over the next few years—especially with Obama in charge for another four years—is a series of “wealth taxes,” much like the ones now being levied all over Europe.

Have you seen, for example, what the government's doing to cars in Italy?

Basically, the government there has instituted a “wealth tax” on cars that have more than 251 horsepower. If you have one of these cars, it's considered “luxury,” and you pay a special tax, every single year.

Some people are paying more than \$10,000 a year in “luxury taxes,” just because they drive a nice car.

The police even set up checkpoints, and pull over all the cars they think might qualify.

How ridiculous is that?

I mean... even a new Ford Taurus has more than 251 horsepower.

The point is, with Obama's clear agenda to rewrite the tax code and redistribute the wealth, we can all but guarantee that this type of tax on personal property is coming to America.

And if you think I'm exaggerating this point, just listen to the President's own words, when he was a senator in Illinois. Back then, the President said:

**“I actually believe in redistribution, at least at a certain level, to make sure that everybody's got a shot.”**

A “wealth tax,” by the way, is not necessarily a tax on the wealthy. It's a tax on assets instead of income.

So cars, houses, jewelry, art, stocks, bank accounts, pensions, investments, businesses... that type of thing.

The way it works is you simply submit a form similar to a balance sheet and you are taxed on various assets (like any car with more than 251 horsepower). I know it sounds crazy, but this type of tax already exists in many places around the world: France, Norway, Lichtenstein, the Netherlands, Switzerland, and India, just to name a few.

If it can happen all over Europe, I'm sure it can happen here too. And the truth is, we already have a “wealth tax” on property—you don't get taxed just when you make a purchase, but get hit with a tax EVERY year you own the property.

In fact, the government has already tried to expand its ability to assess a wealth tax with, as I see it, a test “test program.”

A few years ago, they implemented a tax on anyone who wanted to leave the country and give up their U.S. citizenship.

What these folks now have to do is turn in their tax returns and a list of all assets, and they pay about a 33% tax on everything they own.

Since there were no constitutional challenges to this initial wealth tax, I'm sure the government is confident they can expand this type of tax dramatically.

Plus, wealth taxes already exist to a certain extent in America. Think about your property taxes. As I already alluded to, you don't pay property taxes only once, based on the purchase price... you pay them every single year, based on the value of your house and land.

So what's to stop a desperate government from instituting a "property tax" on everything of value that you own... cars, boats, jewelry, art, collectibles, and more.

The answer: Nothing.

With the stroke of a pen, the IRS could say you must claim all your property worth more than \$1,000, and pay taxes on it as well.

You'd risk going to jail if you didn't comply.

I feel very confident that during Obama's next four years our desperate government will attempt to hijack part of your retirement savings. I feel very confident they will attempt to institute several types of "asset taxes."

And there's one more thing I'm almost certain they will do...

Put in place all kinds of new "Capital Controls."

Capital controls are simply laws that regulate what you are allowed to do with your money—where you can put it and invest it.

These rules give the government total control over our currency and the regulation of how money enters and leaves the country.

For centuries, governments that spend too much money (like ours today) institute Capital Controls to trap the entire country's wealth and savings within their borders. This way they can tax it, regulate it, inflate it, deflate it, force it into certain assets... whatever they want.

Capital controls are already here in America.

Obama and his administration buried them in the 2010 H.I.R.E. Act, which states that any American transferring more than \$50,000 to an overseas account may be subject to a 30% exit tax on that money.

And believe me, this is just the very beginning. Because we have a pile of government debt we can never hope to repay by normal means... and because we have an administration in charge in Washington that wants to "redistribute the wealth," the government is going to seek control over all your money and your savings.

The writing is on the wall. The small creeping steps are already happening.

And the problem is, if you wait to find out what's coming next, it will be too late.

So what can you do about the situation?

I think there are two things you can do:

1. Legally hide some of your assets so the government doesn't know what you have, and
2. Legally hide some of your income, so you can collect some invisible, tax-free income, which the government will never know you have.

Most Americans don't know that both of these things are possible and totally, 100% legal.

Don't worry, I'm not talking about anything complicated like a secret Swiss bank account or overseas trust, or anything like that.

No, it's all much simpler than that. No bankers or brokers involved whatsoever.

There are basically a whole bunch of investment assets you can own, which you NEVER have to report to the U.S. government.

Some of these assets you can hold right here in America. Some you can easily hold outside of the country, if that's something you want to do.

You can set this up so that you are basically the only one who knows about these hidden assets and hidden income. And I think the benefit of that should be obvious.

It's a lot harder for the government to tax, take, or regulate something they don't know you have.

I recommend ALL Americans take advantage of these strategies immediately, before the laws are changed.

In fact, I will show you all my favorite ways to hide your assets from the government...

Some of the savviest investors in the world have taken advantage of strategies like this. I'm talking about people like Paul Allen of Microsoft, Ted Turner, and billionaire



like Paul Allen of Microsoft, Ted Turner, and Billionaire hedge fund manager Julian Robertson... the list goes on and on.

One of my favorite ways to hide your money is an approach that allows you to get started with as little as \$150, and slowly but steadily build a substantial holding, totally secret and private from the government.

The other thing I want to show you is more than a half-dozen ways to get completely "invisible income."

I've used one of these approaches personally for nearly a dozen years... I estimate I've pocketed about \$100,000 as a result.

It's very simple, and can easily generate thousands of dollars every single year. And I NEVER have to report this money to the Federal or State government.

Recently I put down on paper everything you need to know about hiding your assets from the government and generating some "invisible income."

It's all in a brand new Research Report I wrote, called: ***How to Legally Hide Money and Income from the U.S. Government.***

I strongly recommend that you learn these techniques immediately. And that's why I've even posted this research online. And I'll show you how to get easy access to it in just a minute.

But first I'd like to move on to the 2nd Big shift taking place in America, which I mentioned a little earlier.

I'm talking about...

The near complete disappearance of personal privacy in America today...

### **HOW TO PROTECT YOUR FAMILY'S PRIVACY IN AMERICA TODAY**

Over the past few years, new technologies and new laws have made it incredibly easy to snoop on people.

And today both the government and private companies are doing all kinds of things that really cross the line.

For example...

Something happened to one of my best friends recently, which I want to share with you.

My fishing buddy and some of his friends were in the Florida Keys. They were on two boats, fishing a mile or so apart. It was early in the morning, and there was not another boat for miles around.

The guys on one of the boats had forgotten to pick up ice for the day, so as the boats neared one another they signaled to come near so one boat could get ice from the other.

So this group of guys fishing on two boats backed themselves stern to stern, and tossed a few large bags of ice from one boat to another.

They thought nothing of it...

But within about minutes, an armed Coast Guard cutter appeared on the scene, asked them all kinds of questions, and followed them for the rest of the day.

Why?

Because a group of guys tossing large bags from one boat to another, sitting stern to stern, looks an awful lot like a drug meet, right?

But the question is, how did the Coast Guard see these guys?

They never made radio contact. They never made a phone call. The only way they could have seen what was going on was to be monitoring with drones or satellites.

I mentioned earlier that 20 states and local governments and 24 universities have already been authorized by the Federal Aviation Administration to fly remotely piloted "drones" in U.S. skies allowing them to spy, take photos, etc.

I'm convinced our skies will soon be filled with drones, monitoring every thing we do.

In just a few years, we'll have thousands, maybe hundreds of thousands or even millions of drones in the skies, videotaping and snooping on everything we do, all day and all night.

If fact, I'm not a conspiracy theorist, but I believe this is already the case—it just hasn't been made public yet.

As Mary Scott Nabers, an industry consultant, recently told Bloomberg News, these drones "are going to be used very aggressively in the future. The federal government has allocated billions for these, and state and local governments will follow."

A defense-industry consulting firm called the Teal Group estimates that annual spending for these drones... or unmanned aerial vehicles (UAVs) as they're also called, will nearly double over the next decade to \$11.4 billion. The group says that, "Governments that in the past couldn't afford helicopters can now afford UAVs," which typically cost around \$30,000 to \$50,000... about the price of a new police car.

Another scary thing taking place right now is happening

within the confines of the National Security Agency (NSA).

For years, as I'm sure you know, NSA was spying on foreign countries—but now they've turned their attention to regular U.S. citizens.

I don't know if you saw this or not, but a 32-year NSA veteran named Bill Binney (Bill was one of the best mathematicians and code breakers in NSA history), recently went public with the details of this program, called "Stellar Wind."

The objective of Stellar Wind, according to Binney's interview with *The New York Times*, was to "spy on everyone in the country." So instead of spying on foreigners, our government now spies on us!

As Binney says:

*"Domestically, they're pulling together all the data about virtually every U.S. citizen in the country and assembling that information, building communities that you have relationships with, and knowledge about you; what your activities are; what you're doing. So the government is accumulating that kind of information about every individual person and it's a very dangerous process..."*

We know for a fact now that the U.S. government has been cataloging and listening in on phone calls U.S. citizens make overseas, reading our emails, etc. And all of this was done without any court orders.

In fact, NSA is now building the largest data storage facility on the planet in the middle of the Utah desert.

Set to open in 2013, they'll have the capability of storing a hundred years of electronic communication on every U.S. citizen.

And this is just the beginning...

Did you know that the Secret Service spent \$1.5 million helping a private company called Image Data collect and organize photos and data when people get their driver's licenses?

Unbelievable.

And how about this...

Did you know that all new passports issued by the U.S. government contain RFID tags, which allows them to track you and gain access to your personal details, wherever you and your passport go?

And that some states are starting to put RFID tags in drivers' licenses too, to track your whereabouts in the U.S.?

I also mentioned earlier how some municipalities are even

monitoring your trash and recycling these days using computer chips. There seems to be basically no limit to how far the government will now go to snoop on EVERYTHING we say and do... and everywhere we go.

Of course, corporate America is doing its part to essentially end privacy in America...

Did you know that Apple Computer was recently granted a patent, which allows it to disable the camera in iPhones, with the simple flip of a switch?

The story was basically unreported in the mainstream press, but a little blurb did appear in the September 17th issue of the *International Business Times*.

Imagine if the government or the company itself didn't want something filmed... they could simply flip a switch and disable all cameras in all iPhones located in a certain area.

Look... the list of these privacy invasions and abuses just goes on and on...

\*\* Did you know that one of the biggest computer companies in the world, Hewlett Packard, was recently caught spying on their own employees?

\*\* Or that *The Wall Street Journal* reported recently that many local governments are tracking all incoming vehicles by photographing and cataloging license plates.

\* And how about this...

There was a report about secret tests at a Wal-Mart store where RFID tags were inserted in packages of lipstick, so they could track customer's movements.

\* The company called Aaron Rents was caught watching their own customers in their own homes via web cameras they could turn on!

\* CVS Pharmacy sold private information about what kinds of prescriptions their customers were taking... just so drug companies could do better marketing.

It's crazy.

Everything you eat, watch, buy, and do is being tracked, cataloged and used by the government to spy on you and by big companies to market to you more effectively.

As one former tire company executive recently stated: "If you show us what you buy, we can tell you who you are, maybe even better than you know yourself."

And if you think you can get away from all this prying and

spying by simply using cash, think again. The government and big businesses don't like people who pay cash so they are immediately suspicious of anyone who doesn't use easily traceable credit, debit, or reward cards.

For example, it's now very difficult to buy a plane ticket, rent a car, or book a hotel room with cash. The government and corporate America have made it basically impossible to travel without using a credit card.

And yes, the government and corporate America are totally in this together. The corporations want your information so they can better market their products to you. The government simply wants to spy on you.

And worse, they share this data with each other all the time.

Did you know that...

Big companies like Google and Yahoo don't need your permission to turn over the contents of your email account to government authorities. They have to do it on a regular basis.

It's amazing. As we speak, the FBI is lobbying top internet companies to gain full access to every level of communication... not only email, but Facebook, Skype,

As *Wired Magazine* recently reported:

**"The FBI has been lobbying top internet companies like Yahoo and Google to support a proposal that would force them to provide backdoors for government surveillance..."**

**The Bureau has been quietly meeting with representatives of these companies, as well as Microsoft (which owns Hotmail and Skype), Facebook and others to argue for a legislative proposal, drafted by the FBI, that would require social-networking sites and VoIP, instant messaging and e-mail providers to alter their code to make their products wiretap-friendly."**

And even the private email service called Hushmail, which bills itself as totally protecting your privacy, recently turned over huge amounts of user data to government officials, because the government is trying to track down steroid users.

So what does all this mean... you are probably wondering?

What should you do about it and should you really care?

Well as I mentioned earlier, privacy is a very tricky thing.

Some people will argue that if you aren't doing anything wrong, then you shouldn't have anything to worry about.

But to me that is a very dangerous attitude to take, for several reasons.

Several reasons.

For one, when people get your personal information, there are all kinds of terrible things they can do with it.

I saw a story about a New York lady who had \$38,000 stolen from her bank account... then was hit with a \$23,000 lawsuit. *The New York Post* said she lost a total of more than \$68,000 as a result of having her personal information stolen, then having thieves make purchases on sites like QVC and the Home Shopping Network.

But that's just the tip of the iceberg.

Thieves are getting much more clever and much bolder. The FBI recently issued a warning about how thieves are stealing identities, then using the personal information to take out mortgages in other people's names and to even file fake papers to steal people's homes.

In Los Angeles, a man just defrauded more than 100 homeowners, and the amount of money gone missing was more than \$12 million.

And I don't know if you've heard about this yet, but you actually have more to worry about with identity theft than the money and the hundreds of hours it will take you to get the situation properly sorted.

What I mean by that is, some completely innocent people who have their identities stolen are actually getting locked up in jail.

How is that possible, you're probably wondering?

Well it's all pretty scary.

### **You have your identity stolen—You go to Jail**

Basically, the explosion of identity theft, and the ready availability of stolen digital dossiers on innocent victims, makes it super easy for a criminal to use someone else's identity when they get arrested.

And once police book a criminal under a fake name, it can be a problem for the identity theft victim for life, because so many agencies now share databases... and these agencies are very reluctant to take a name out, once it's been added.

I saw a story recently about a Wisconsin man who has been arrested several times because a criminal stole his identity, and gave it to police when he was arrested.

As a result, the innocent man has spent several nights in jail... been handcuffed face down on the side of the highway... lost his job... was denied government benefits... had his driver's license taken away... and nearly had his children taken away by Child Protective Services.

And I have a good friend whose car insurance company kept raising her rates and then threatened to drop her because of multiple drunk driving convictions. The problem, she's never been in that Illinois town where a woman with her name has been busted several times.

How can we possibly trust the government with this information? Let alone the errors and mistakes that will come from it...

You might think this is uncommon, but about 12% of identity theft cases now have to deal with wrongful criminal records.

So obviously, this can completely turn your life upside down, in a hurry.

This is one of several reasons why I don't buy into the argument at all, of people saying: "If you aren't doing anything wrong, what do you have to hide?"

Because the truth is, the more people who have access to your personal details and personal life, the more likely someone's going to do something wrong with your information.

Maintaining your privacy is important because if you don't, information gathered about you will be abused in all types of ways... by everyone from marketers to neighbors to employers.

Plus, privacy protects us from abuses by those in power, even if we're doing nothing wrong.

But to me, protecting your family is really just the beginning of the importance of privacy.

There's also something much bigger at stake as well.

We will lose our identity and power as a country, and America will become a much less desirable place to live, work, and start businesses, if everything we do or say is observed, monitored, and recorded.

Personal privacy is one of the important American rights, which has made our nation the most desirable place on Earth to live, work, and raise a family, for hundreds of years.

But as privacy rights erode, our country begins to change. Our words are altered. It changes what we can and can't say. It makes us afraid to speak out. This is what it means to lose your freedom.

And again, that's exactly what is happening today.

This is the new American way.

Because new laws and a slew of technological breakthroughs make it very simple and cheap for the government and big companies to spy on and catalog, everything we do.

So what can you do?

Well, the truth is, there are lots of really simple and easy things you can do to legally thwart these attempts of those in power to know everything you and your family are doing every minute of the day.

For example...

There's a very simple way to make sure no one can take out a credit card in your name or use your social security number, for starters.

There's a simple way to make sure no one can hijack your cell phone's camera.

There's a simple way to make sure no one... and I mean no one... knows what you are doing online. With a few simple clicks, your web surfing gets routed through two foreign countries, so that no business, hacker, or government entity can track what you are doing.

I mentioned earlier how the government has placed RFID chips into all new passports, which allows tracking and easy access to all your personal information, wherever you and your passport go.

Well, as I also mentioned earlier, one of the biggest science and technology magazines in the country recently wrote an article about how you could disable the tracking device in your passport.

This surprised me because it's illegal, and could get you in trouble. But I think it's an interesting fact worth knowing, and I'll show you exactly what they said.

Getting back to what's legal and very easy to do, I also want to tell you about a very simple way to protect your important passwords. It's totally free of charge and no one will know about it but you.

There's a simple way to make sure people can't ever hack, steal, or see your email.

There's also a really simple way to send a totally private email, that disappears from the face of the Earth after it's read.

And if you want to take it one step further, and you need to keep an email message that's really, really private, I can show you a very clever trick that terrorists and cheating spouses are known to have used to keep email messages 100% private, so that no one can pluck them out of cyberspace. A trick, that army generals might have used, had they known...

Of course, I'm not condoning either of these behaviors, but it's nice to know how to keep a message totally private, in case that's ever something you need to do.



I can also show you a clever trick you can put to use so that even if someone steals your credit card, they won't be able to use it anywhere... not in person or online.

I can show you a simple way to encrypt any phone call, so even if someone's listening in, they won't be able to understand your conversation. You never know when you might need this kind of thing.

And the important thing to keep in mind here, is that all of these things are legal and simple, easy, and inexpensive to execute.

Look, I don't think people need to be crazy about this stuff. You can't be paranoid and suspicious of everyone.

That's a terrible way to live your life.

But the reality is, you should at least know about the very simple and easy steps you can take to protect your privacy and to protect your valuable information from getting stolen or misused.

My research team and I have spent a ton of time investigating these things...

We've talked with some of the top privacy experts in the world, and we've found all kinds of really easy and effective things you can do.

For example, if you've already had problems with your privacy, we can show you how to get a new social security number.

I can show you how to get a totally private cell phone, that is not related or affiliated with any normal service provider.

I'll show you the #1 way most people get their password protected accounts hacked. It actually has nothing to do with guessing your password. A guy named Christopher Chaney perfected this technique and used it to hack into dozens of celebrity email accounts, like Scarlett Johansson and Christina Aguilera. I can show you a really easy way to protect yourself from this type of hack.

I can also show you several secret ways to move money... either within the country or out of the country totally legally. Now keep in mind, your bank is never going to tell you these little-known techniques.

I can show you how to hide the identity of your car, so even if someone gets your license plate and make/model of car, there's no way for them to track the vehicle back to you. We can also show you how to identify anyone calling you on the phone, even if they have an ID "blocker" service.

We also figured out a really clever way to hide your

identity at any hotel.

As you probably know, almost every hotel in the world these days makes you give a credit card at the front desk.

So you have to give your name and a valid card. But we found a way to tweak the process just a bit, so that no one will be able to call a hotel and find you, even if they know exactly where you're staying, and even if you've handed over your valid credit card.

We also learned about a clever way to protect your credit card when using it at a restaurant. I know lots of people who have had their credit card numbers stolen and misused by restaurant employees... but there's an easy way to use your credit card and avoid that problem. I can show you the simple, 5-second trick.

I've also perfected a great technique that allows you scoot right through airport security. You don't have to go through the dangerous new scanners, you won't ever have to take off your shoes or your belt ever again. And no more x-rays or radiation from those TSA goons.

You just have to know exactly what to say to the TSA guys.

And if you don't want to talk to the TSA guys, you can pay a small fee each year to this group I've uncovered and they'll let you zip through most airports in the U.S.

We even did a lot of research into preventing burglars from entering your home and found one technique that is incredibly interesting.

Actually, a guy named Jack MacLean actually figured this out when he was in prison...

MacLean was a lifetime criminal who went to jail for stealing more than \$130 million worth of jewels.

While doing time, Maclean interviewed 300 burglars, and found that even if they had cut the phone lines, there was one thing that would scare all burglars from any job.

It's not an alarm system, or a dog, or light timers or anything like that.

It actually has to do with keeping one simple device in your home. The best part is, this device costs less than \$20, and you can buy it at Target or Walmart or any marine supply store.

Anyway, this is just a short list of the things I think every American should know to protect your privacy.

And please remember, like I said, I don't think you need to go nuts about this stuff.

You just need to know the series of simple steps you can

take, which will put you way, way ahead of 99% of the rest of the population.

I've written a very detailed report that explains all the simple things I just described.

It's called: ***The Easy Way to Maintain Your Privacy in America.***

I've posted this detailed volume online on my website, so you can get access to it. In just a minute, I'll show you how to get access to this valuable research, free of charge.

But before I do that, there's one more thing I want to talk about today...

One more important shift in American commerce and culture, which is going to dramatically affect your money and your life in the next few years.

I'm talking about...

### **The Corruption of America's Big Financial Institutions**

We've talked already about the government's desperate grab for everything of value in this country. It's going to get even worse in the coming years.

And we just finished talking about the near complete disappearance of privacy in America... and the dangers from these losses.

But there's one more piece to this puzzle...

In short, I believe the culture of our financial system is radically changing, and that this trend is likely to accelerate in the coming years.

Look, I'm not saying people were complete angels when I worked on Wall Street, but there was at least a general respect for your customer and an interest in the well-being of your firm.

Honestly, today, I'm not sure those ideals exist anymore.

It's become pretty much every man for himself...

We have cheating on every level... and even the highest levels... like generals in the army and the head of the CIA, and yet no one seems to get in trouble.

It's all just swept under the rug. Especially now in the finance world.

Banks are allowed to get away with manipulating interest rates, with Libor rates, which essentially stole money from hundreds of millions of customers and their mortgage payments

payments.

Guys like Jon Corzine are essentially stealing from their own clients by co-mingling accounts... and no one goes to jail, or gets in any trouble whatsoever.

Big, well-known companies "fudge" their numbers to inflate their earnings—basically lying to shareholders.

And we're not talking about little-known start-ups here...

I'm talking about supposed icons of American enterprise, companies like Time Warner, Xerox, Merck, Bristol-Myers, AIG Insurance, Merrill Lynch, Citigroup, and Rite Aid, just to name a few, have all been accused of accounting improprieties.

Then we have CEOs, who have been allowed to basically "steal" from shareholders, because of ridiculous option grants or the corrupt nature of "compensation boards."

It's disgusting...

\*\* Christos Cotsakos at E\*Trade was paid \$80 million even while the company was losing money and its stock price was plunging from \$60 to \$7.

\*\* Larry Ellison of Oracle Corp., made \$706 million in a year when the company's share price dropped 57%.

\*\* John T. Chambers at Cisco Systems was paid \$154 million, although the company lost \$1 billion.

\*\* Sandy Weill at Citigroup made \$220 million in one year and was paid a total of almost \$1 billion at Citigroup—for running a company that eventually had to be bailed out by the U.S. government!

On top of that, Wall Street stock analysts have been found to be lying about stocks they are recommending to the public. Henry Blodget of Merrill Lynch, for example, called stocks he was promoting to public investors "crap" and a "piece of junk" in private emails.

And believe it or not, even the government is in on the action...

*Bloomberg* news published an article not too long ago about how Henry Paulson, the U.S. Treasury secretary during the 2008 financial crisis (and former CEO of my old company, Goldman Sachs), held a closed-door meeting with around 20 hedge-fund managers and other top Wall Street executives in New York City in late July of that year.

In this closed-door meeting, held well BEFORE the big financial collapse, Paulson apparently explained to these uber-rich money managers that the mortgage giants Fannie Mae and Freddie Mac were disasters...

They would require an enormous, multibillion-dollar bailout... The U.S. government would have to take them over... And their shareholders would be completely wiped out.

And yet, in front of Congress, the U.S. Treasury secretary said exactly the opposite.

So here you had a high-government official, explicitly lying to Congress (and by extension, the general public), while giving the real facts to a group of people who represented the financial interests of the world's wealthiest folks.

Incredibly disgusting behavior.

This was one of the most outrageous examples of graft and corruption I have ever seen. Certainly, it involves more billions of dollars in misappropriated value than any other similar story I can recall.

These managers had the risk-free ability to make tens of billions of dollars, if not hundreds of billions, by using derivatives to capitalize on what they knew was the imminent collapse of the world's largest mortgage bank.

Who picked up the tab?

You know perfectly well. It was you and me, of course, and the rest of America's taxpayers.

The *Bloomberg* story... about a crooked Treasury secretary handing a room full of crooked billionaires inside information worth billions of dollars... hardly caused a ripple.

As far as I know, no actions are being planned against Henry Paulson or any of the hedge-fund managers involved. No other major media outlet picked up the story. I saw nothing about it from the Department of Justice or the Securities and Exchange Commission.

What does that say about our country when even the most egregious kind of corruption - involving hundreds of billions of dollars - is simply ignored?

Well, I don't know about you, but I think any way you look at it... it's clearly apparent that Wall Street and big banking has become a "get mine at any cost" mentality. Wall Street doesn't care a bit about you and me...

And I believe you've simply got to take the simple but necessary steps to protect yourself, and get a significant portion of your money **beyond the grasp of Wall Street and big banks.**

And the reason is, there's absolutely no way to tell what crime these big institutions are going to commit with your money next.

Just look at money market funds, for example, which are supposed to be big, boring, and safe places to stash your money in a brokerage firm.

Yet 99.9% of the population has no idea what types of dangerous things their broker is doing with savings in their money market funds.

As the normally very conservative *Wall Street Journal* recently reported:

**"The issue is simple-yet-frightening: Money-market funds have become 'systemic' institutions, whose size, interconnectedness and behavior have the potential to cause serious damage to companies, investors and the economy."**

And let me make this point as loudly and as clearly as possible: Any money you have in a money market fund is NOT federally insured, so if there's a bank run... your money is totally at risk.

Let me say this again... the money in a money market fund is NOT federally insured.

And if your brokerage firm makes a mistake or wants to freeze your account, there's absolutely nothing you can do about it.

The most recent estimates I've seen are that money markets have more than 10% of their cash in European debt.

And the thing is... I don't know if that's going to be a problem, but why in the world would you take on that risk, when you're getting less than ½ of 1% interest for taking on that risk?

So what can you do?

### **How to Easily Get Some Money Out of the Banking System**

Well, one simple thing is to get your money out of these risky funds, and, as I call it, get some of your money "off the financial grid." You can do that by making use of what I sometimes refer to as "Safety Banks."

Your money in "Safety Banks" is still totally insured. You can get free checking... free ATM transactions... and you get about nearly twice as much interest as the regular financial system will pay you.

There's also another really unique way of investing your money right now which is probably safer than any regular bank... and safer than any precious metal like gold or silver too. I call these investments "Country Banks."

Investing in "Country Banks" allows you to get your money completely out of the regular financial system, and allows you to collect "interest" on your investment of up to 8%-10%

you to collect interest on your investment of up to 6% to 10% plus a year.

It's impossible for anyone to take your safe investment while in a Country Bank... it can't be stolen... and I think it's one of the smartest moves you can make with your savings right now.

Again, I'm not saying you have to get ALL of your money out of the regular system... but I think you are crazy not to move at least some of it.

Another thing I recommend you do is make one really simple change in the way you own stocks.

For example, did you know that the way most people own stocks, the brokerage firm you used to buy your shares is allowed to "borrow" your shares whenever they want.

Yes, you read that correctly.

They can borrow your shares to lend to other investors, and they never need to ask for your permission to do this.

I'm not saying there's a big problem with this. It's a very common practice. But you should know what is happening with your money, and most people don't understand at all how the brokerage system really works.

And there are actually two simple things you can do if you don't want your brokerage firm touching your shares...

1. The first thing you can do is a slight change in the way you own your shares, which forces your brokerage to keep their hands off your money. It's just a change in the way you buy and hold your shares.
2. And the second approach you can take is even better...

It's a smart technique that allows you to own stocks in such a way that, even if your brokerage firm goes completely bankrupt... even if all the brokerage firms go bankrupt, and all their records disappear... it won't affect your stock ownership in any whatsoever.

Again, I'm not saying you need to get all your money out of the Wall Street system. I don't think that's necessary.

But I do think EVERYONE should take a few simple steps to get a significant portion of your savings "off the financial grid."

And the great thing is, this doesn't mean you have to stop investing in stocks or bonds... it just means you have to change the way you make and hold your investments.

In fact, here are the specific steps I recommend you take to get at least some of your money out of the financial system:

**Step #1:** If you have a pension, try to get total control of that money... now. Most people have no idea that they can do this. I'll show you how it's possible, and could result in a lot more money over the long run.

**Step #2:** Get a significant portion of your money out of the big U.S. banking system. Put some in what I call America's "Safety Banks," and if possible, also put some in what we call the "Country Banking System." This way at least some of your money is totally out of the typical financial system, and has the potential to grow by hundreds of percent, tax-free, over the next few years.

**Step #3:** Quietly move some of your money into a particular type of U.S. Government-created "Insurance Currency" as I call it. This is an amazing secret. You can own U.S. currency that looks just like regular currency... but is totally protected from a decline in the U.S. dollar. Your money will be safer, in case there are problems in the banking system or in the U.S. financial system in general.

You can do this with a simple phone call, and I expect this secret investment to continue soaring in value, by as much as a hundred percent over the next few years, just as it has done in recent years.

**Step #4:** Change the way you purchase and title your stock market investments. I'll show you the two best solutions that even if there's a crisis with your regular broker, or the entire brokerage system, the problem won't affect you in any way whatsoever.

**Step #5:** Make some of your money "invisible." This involves a few steps, but is well worth it, because once you do this, you'll be able to move money and assets around the globe, however and wherever you please, without restrictions, and without attracting attention.

If you are interested in taking these simple steps, everything you need to know is in my new report called: ***Get Some Money Off the Financial Grid.***

Now, it's important to remember, I'm not saying you need to close out all your bank accounts or stuff all your money in your mattress. Remember, I still have a Bank of America account for all my check writing. It makes paying bills so simple.

But I also believe in insurance... and I believe every American should safely "insure" some of your assets against the next big market drop... the next big corporate scandal... the next time the government rewrites the rules... the next time the government runs out of money.



Because I believe, with 100% certainty, that all of these things will all happen again... sooner than later.

And look... the world is changing.

It's a very different place than it was just a decade ago. Governments around the globe are getting much more aggressive. They are broke, and desperate. Privacy has basically disappeared, and in the U.S. financial system, it's now "every man for himself."

What I'm recommending are some totally legal, and very simple steps that will enable you to get a significant portion of your money "off the grid," beyond the reach of the government, big banks, brokerage firms, etc.

I can show you exactly how to do this.

As I mentioned at the beginning of this presentation, my first name is David. I did not want to reveal my last name right away, because I only want to share my personal information with people who are like-minded and interested in my work.

I know most Americans aren't really interested in these ideas at all.

Most people believe the government would never change the rules or try to seize as much of your money as possible.

Most people aren't really concerned about protecting their personal privacy... and most people aren't worried about major problems in the banking and brokerage industries.

But if you've watched my presentation this far, then you are probably a lot like me...

You love America... but you want to get some of your money away from the government's desperate grasp.

You're not interested in doing anything wrong or breaking the law... but you want to protect your privacy.

You believe in investing in great American companies... but you recognize the importance of getting some of your money out of the Wall Street system.

So for those of you who've watched this far and who share a similar mindset, I want you to know that my last name is Eifrig.

I was born in Maryland, raised in Minnesota, and today split my time between Maryland, Florida, and California.

I've been fortunate to have three very interesting careers in my life so far...

The first was on Wall Street.

I thought I wanted a career in the financial world, and worked my way into the most powerful bank in the world, Goldman Sachs, where I made lots of money as a derivatives specialist. I also worked at Chase Manhattan, and one other big financial firm, Yamaichi, the Goldman of Japan before it went bankrupt...

I saw it all, 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, doctors cheating on their boards, and wasteful bureaucracy.

So now, even though I'm still very passionate about both finance and medicine knowledge, I've embarked on a third career.

Today, I'm on a mission to help people like my mom, my sisters, my aunts and uncles, friends, colleagues... all hard-working Americans... to have a better retirement. People, regular folk, just like me and you...

That's why a few years ago I hooked up with a publisher friend of mine and started publishing my ideas and research in a one-of-a-kind monthly newsletter called *Retirement Millionaire*.

And everything you've read about today... all of my Research Reports and ideas, comes free when you try a subscription to my *Retirement Millionaire* newsletter.

If you decide to start reading my *Retirement Millionaire* newsletter, I'll give you access to all my recent research, which goes into great detail on how to do everything I've been describing in this letter:

**#1.** Get some of your money and assets beyond the government's desperate reach. And make some of your income "invisible."

**#2.** Take the simple steps to ensure your family's privacy, in a world where privacy has essentially disappeared.

**#3.** And get some of your money "off the financial grid," away from big banks and other financial institutions that definitely do not have your best interests at heart.

In fact, as soon as you start a trial subscription, I'll give you access to my three brand-new Research Reports that cover in explicit detail, everything I've mentioned here.

These Reports are as follows:

\* Research Report #1: **How to Legally Hide Money and Income from the U.S. Government.** This volume explains everything you need to know so that you can legally hide some of your assets from the government and the IRS. You'll also learn how to generate some "invisible income," which you do not have to report to the government or anyone else.

\* Research Report #2: **How to Maintain Your Privacy in America.** In short, privacy—once an American right—has essentially disappeared. This is dangerous on many levels, and my report will show you all the small steps you can easily take to protect yourself and your family.

\* Research Report #3: **Get Some Money Off the Financial Grid.** What would happen to you if your bank account was frozen... or if your brokerage firm failed? I encourage EVERY American to get at least some of your money "off the financial grid." You can still have your savings insured... you can still own stocks... but taking some simple steps will ensure that your money will be safe, no matter what happens in the next financial crisis. Protect your pension. Protect your savings. Protect your stock investments. It's easier than you think if you know these simple techniques.

Like I said, I'll send you all of this research, free of charge, when you start a subscription to my *Retirement Millionaire* newsletter, which is delivered to your email box on the second Wednesday of every month... and then also with a hard copy delivered by regular mail soon after.

As you'll recognize right away... you might have subscribed to a financial or investment newsletter before, but I guarantee you've never read anything like *Retirement Millionaire*.

I guarantee I'll introduce you to a world of opportunities and ideas you simply won't find anywhere else.

For example, in recent months, I've uncovered opportunities such as:

\* How to get free, hold-in-your-hand silver from just about any FDIC-insured U.S. bank. I've found lots of "loopholes" over the years, but this is one of the most fascinating I've ever seen.

Essentially, I've figured out a way for you to walk into just about any bank in America, say five "magic" words, and potentially walk out with a handful of real silver. As one of my subscribers from Tyler, Texas, who recently took advantage of this situation told me:

"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!"

\* How to get extra money, without working or investing. Most retirees don't know this, but there

are two really good ways for you to get extra money, without getting a job, and without investing.

This little-known secret has been a lifesaver for many people. A 72-year-old guy who recently received a \$106,000 payout, and said: "I'm able to continue the lifestyle that I want to live. I used to have a choice... I could either travel or paint... or I could fix my house. This way I can do both."

\* I also found a really great way for any retiree at any age or income level to collect totally tax-free income. This is another great retirement secret, which few American retirees understand.

So how much does *Retirement Millionaire* cost and how can you get started?

Well, before I give you my contact information and directions on how to start a subscription, I want to let you know that as soon as you start a subscription, there are two other Research Reports I want to make sure you have in your hands immediately.

You see, in *Retirement Millionaire*, I don't just focus on how to protect what you've got, I also focus on how to make sure you have enough money for retirement.

That's why, I'd like to get some of my latest work in your hands immediately, especially the following two Reports:

**ADDITIONAL RESEARCH REPORT #1: *The Best Way to Make Sure You NEVER, EVER Run Out of Money.***

Now lots of people can find you a stock or bond that pays a nice dividend. But if you are at or near retirement age...

I think you should seriously consider putting at least a small portion of your money into the only investment I know of that is guaranteed to pay you large amounts of money, EVERY SINGLE YEAR, and can ensure that you never, ever run out of money.

What I'm talking about is a unique type of stock market "contract," which most Americans have never before considered.

And although these unique investments are not really understood or known about by the majority of investors, they are starting to get more attention in the mainstream press. In fact, *Barron's* calls these very powerful investments, "The new way to retire..."

*Money Magazine* says these stock market contracts, "will become the retirement investing rage." And the journal of *Financial Planning* said "they could be a magic bullet" for people who want to make sure they never run out of money.

*Fortune* magazine even described these unique investments as

*fortune* magazine even described these unique investments as, "the best place for retirement cash."

The point is, this very interesting investment has an unlimited upside, and it comes with a written contract that it will NEVER go down.

I'll show you exactly how it works and how to get started your own investment that will help ensure you NEVER, ever run out of money.

I also want to tell you about:

ADDITIONAL RESEARCH REPORT #2: *The Dividend Boost.*

You know, 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. 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.

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.

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 income-producing secret?

The short answer is that the government has placed restrictions on this program from being advertised to the general public.

That's because the guys on Wall Street aren't stupid. They know that if most Americans knew about this secret, they certainly wouldn't need overpriced brokers and "advisors."

As soon as you become a *Retirement Millionaire* Subscriber, I'll show you exactly how this income-boosting secret works.

You can get started with it in a matter of minutes.

A subscription to my letter, by the way, costs \$99 a year. I think that's an incredible deal, when you consider all the valuable things you'll learn as soon as you start a subscription.

But here's the thing...

You can actually get started with a full-year subscription today for much less than our normal rate. Today you can receive a full year of *Retirement Millionaire*, plus everything else I mentioned here, for only \$39.

Why so cheap?

Well, I know that most of my readers, like me, are extremely skeptical. Sure, lots of people can make big promises, and talk a good game, but in my experience, very few can actually deliver on what they promise.

And I know that if you're like me, I need to earn your trust and earn your business. That's why I want to make it as easy, cheap, and hassle-free as possible for you to try my work today.

That's why, instead of paying our regular rate of \$99 per year, today you can pay just \$39 and receive EVERYTHING I mentioned here.

This includes:

\* 12 ISSUES OF RETIREMENT MILLIONAIRE. Delivered on the 2nd Wednesday of every month, each research letter I send you will be packed with the best retirement ideas I uncover. I'll show you how to boost your income, loopholes in the tax and retirement industry, incredible ways to dramatically cut your cost of living, the easiest ways to improve your health, my favorite investment ideas, and more.

\* Research Report #1: How to Legally Hide Money and Income from the U.S. Government.

\* Research Report #2: How to Maintain Your Privacy in America.

\* Research Report #3: Get Some Money Off the Financial Grid.

\* Research Report #4: The Best Way to Make Sure You NEVER, EVER Run Out of Money.

\* Research Report #5: The Dividend Boost.

Plus, when you become a paid subscriber, I'll send you an additional monthly update, which brings you up to speed on what I'm investigating that month, and any other important news I think you need to know.

Oh... and one more thing...

When you try my research, I'm not asking you to commit to anything whatsoever.

What I mean is, all I expect when you sign up is that you'll give my work a try. In fact, the deal I'd like to propose is simple: Sign up today to start receiving my research. Then, take the next four (4) months to make up your mind.

If for any reason my work does not seem right for you, simply let me know within the next four months, and I'll make sure you get a FULL REFUND for your entire \$39 payment. No restocking fee. Nothing to send back. Even if you cancel your subscription and receive a full refund, I'd like you to keep all the work you've received, my compliments.

Remember, even if you've subscribed to a financial letter before, I guarantee you've never seen anything like my *Retirement Millionaire* letter.

As one of my readers from Trenton, NJ recently said: "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."

A reader of mine from Hawaii wrote recently to say: "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..."

Another reader from Naples wrote to say: "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!"

You get the point. I guarantee I will introduce you to a world of retirement deals and opportunities that you simply won't hear about anywhere else.

If this sounds like a fair deal to you, simply click on the "Subscribe Now" button below, which will take you to a secure order form, where you can review everything you'll receive, before placing your order.

I look forward to hearing from you.

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

Dr. David Eifrig, Jr., MD, MBA

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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.

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