



52-year-old doctor reveals retirement opportunities so profitable... he no longer practices medicine

"Let me share with you how I paid for my retirement, and it wasn't treating patients."

"These opportunities allow me to personally collect over \$10,300 a month in income."

Hi. My name is Dr. David Eifrig.

I attended medical school at the University of North Carolina at Chapel Hill. I graduated with honors and was president of my class.

Today, I'm a board-eligible eye surgeon.

As you probably know, the medical profession can be very lucrative. But after a dozen years in medicine I uncovered a much better way to make money and retire early.

You see, for as long as I can remember, I've been fascinated with finding "unconventional" ways to make money...

When I was in my undergrad in Minnesota, I found a unique way to take advantage of the Minnesota liquor laws that allowed me to pay for college. And not only did I pay for college but I also pocketed an extra \$3,500, which was a lot of money back in 1980.

When I was in medical school, I uncovered a way to save over \$17,000 PER YEAR on tuition, thanks to some North Carolina state laws.

But I didn't start making big money – the kind that allowed me to retire a multi-millionaire in my 40's – until I figured out unique and alternative ways to generate large amounts of income.

For example...

Some of the income investments I uncovered involve the stock market... some enable you to earn income TAX FREE. Some are income opportunities made

possible by the government that allow you to earn over 11% on your money. Some are little-known corporate loopholes where you could collect an extra \$2,000 every single week.

But the one thing they all have in common is that 99% of the public has no clue many of these opportunities exist.

But they allow me to collect over \$10,300 a month for doing just a little bit of work. Now I can do whatever I want... whenever I want. And I'm showing many others how to do the same.

In fact, take a look some of the stories we've heard of from people who have taken advantage of these opportunities:

Ben Kipsen is a truck driver out in Colorado. So far he's made \$272,000 using one of these income opportunities.

Robert Ballentine is an office manager and his wife Esther stays at home. Together, they've made \$94,745.

And Michael Mitchell and his partner Luke Sands were college buddies who wanted to work for themselves. They said they were able to make \$1 million in two years from one of the opportunities I'm about to share with you.

But of course, not everyone has made hundreds of thousands or millions of dollars...

72-year-old Vick Odenton uses this to make over \$600 per week.

And 56-year-old Stephen Montgomery makes over \$2,600 per week.

Interestingly enough, *The Wall Street Journal* picked up on one of these opportunities saying it gives people, "the chance to hit it big..."

But before I give you the full details on how myself and others collect all of this income, I need to make two things clear so I don't waste your time or mine.

First, you're probably not going to hear about these income opportunities from your broker or money manager.

It's because they won't make fat commissions off you, so I'm willing to bet they'll try and talk you out of these opportunities.

Secondly, what I'm about to share with you is not a "get rich quick scheme." The income opportunities I'm going to reveal do require some work.

So if you're not willing to do a little bit of work, then you won't be able to collect the large amounts of income I've already described.

On the other hand, if you genuinely want to retire in the next few years...

And if you never want to worry about money again, this presentation could forever change the way you look at investing.

In fact, let me show you one of my favorite opportunities right now, one that could help you add \$2,000 or more to your income every month.

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The #1 Way to Build Wealth?

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 don't have to go through a Wall Street stock exchange. And you'll never have to pay huge fees and commissions to brokers ever again.

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 – and you can avoid your broker... and use a route outside the regular stock exchange.

All you have to do is fill out a simple application, available across the country.

At the top of the application is a line for your name... in the middle, two lines for your address... and at the bottom is a spot for your signature. That's basically it.

I call this 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) | 4.9% | 43% |
| Coca-Cola (KO) | 2.8% | 17% |
| Colgate Palmolive (CL) | 2.4% | 28% |
| Dover (DOV) | 1.9% | 12% |
| Emerson Electric (EMR) | 2.9% | 18% |
| Genuine Parts Co. (GPC) | 2.8% | 12% |
| Johnson and Johnson (JNJ) | 3.1% | 63% |
| Lowe's Companies (LOW) | 1.7% | 39% |
| Nucor (NUE) | 3.2% | 31% |
| PepsiCo (PEP) | 2.7% | 53% |

Not only do you sign up to get what can amount to 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' secret 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 \$19,981 in retirement savings.

So how does filling out this application boost your income to such incredible levels?

Well, the answer is that when you apply for the 'Dividend Boost,' you get shares directly from the company.

This means you cut brokers... stock exchanges... and all the other expensive red tape of Wall Street.

Companies are glad to pay such huge amounts of income because it attracts investors. You win, they win. The only losers are brokers, who don't make a cent.

No wonder brokers and money managers have lobbied the SEC to make sure companies aren't allowed to widely advertise the 'Boost.'

As the *Wall Street Journal* writes:

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

"And because brokers, fund managers, and other middleman can't make any fees or commissions if you buy stocks directly from a company, **you won't hear about the secret from these middlemen.**"

Wall Street may want to keep it well hidden... But I'm going to reveal to you step-by-step instructions on how to take advantage of this situation:

Where to find the application... Which companies offer the best 'Dividend Boost' right now... And how much income you could collect over time.

And the truth is, this 'loophole' is just the beginning...

My Wall Street Experience

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

In addition to going to medical school and being a board-eligible eye surgeon, I've also had a career in the financial world.

You see, I spent two years at the nation's top business school and then went to work on Wall Street. I worked for several big financial firms, like Goldman Sachs

and Chase Manhattan.

In other words, I've seen the inside of two of the biggest and most important industries in America... Finance and Medicine.

But after being a doctor and working on Wall Street, I became disillusioned by the hypocrisy, greed and wasteful bureaucracy of both sectors... so I decided to retire for good from both medicine and finance.

The thing is, my experiences over the past three decades have enabled me to ignore conventional wisdom, and take advantage of unconventional loopholes to generate thousands of dollars of extra income every month.

In 2007, I decided to research and write about these loopholes full-time.

I approached one of the biggest independent financial publishing firms in the country. My publisher and I compiled all the best income 'loopholes' on a single website... to make it easily accessible to folks all over the world.

Pretty soon, the site attracted thousands of people...

Like Paul F., from Hartford, Connecticut. He told us:

"I generate enough so I don't have to beg someone for work. After 6-7 years away from work, no one would hire me anyway."

Paul now gets about **\$2,000 per week**, thanks to these unique income opportunities. The money pays for everything he needs: his house, cars, insurance, even vacations.

I'm proud to say, thanks to this website, thousands of Americans are supplementing their retirement income in this unstable economy... Without depending on anyone, or having to find a part-time job.

Like California retiree David W., who says:

"My free time is very important to me. I derive nearly all my income from [these loopholes]... One of the best benefits of this type of investing is that I am able to spend additional time traveling."

David generates around **\$2,500 per week**. He says he plans to bike 1,800 miles across Japan with his wife. They also plan to go to Africa for a 3 week safari.

In the next 10 minutes, you too could start using little-known income provisions... And begin living a better life, with the freedom to do as you please.

For example, I'd like to show you another 'loophole' our website exposes. See for yourself why Wall Street brokers may not want you to know about this opportunity...

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 promised interest rates as high as 24% every year.

- Our website shows you exactly how much interest states pay. Some states like Arizona pay 16%. Others like Iowa pay 24%.
- It shows you where you can find these 'Tax CDs.' Believe it or not, they are actually listed in your local paper. But most people overlook them.
- You'll also get the details on the paperwork you need to fill out to take advantage of this situation. Because they are a type of lien administered by your local tax authority, these secret 'Tax CDs' are NOT as easy to buy as regular stocks. And that's probably one of the biggest reasons why most folks know nothing about them.

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 show 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.'

Bottom line: Our website exposes you to secrets Wall Street may not want you to know... Because these 'loopholes' could, realistically, make you hundreds of dollars a week – without depending on brokers and money managers ever again.

Better yet, the two income opportunities I've just described – The Secret 24% 'CD' and the 'Dividend Boost' – aren't even the most exciting ones we've found.

Take a look at this one...

The Secret of the 'Fed Trade'

This is probably one of the most exciting 'loopholes' I've ever come across...

In short, during certain times in the economic cycle – like right now – there's a way to get as much as **11% in annual income checks...** thanks to the U.S. Federal Reserve.

I call it the 'Fed Trade' – because it plays off one of Wall Street's most lucrative moneymaking operations... the carry trade.

Essentially, to grease the wheels of the economy during downturns, the Federal Reserve pumps billions into the system.

Big banks and hedge funds take this 'free money' and invest it in high-yielding investments... Giving them an almost *guaranteed* stream of profits.

I won't get into the specifics. Just know this: Hedge funds make billions of dollars for their clients by timing 'Fed Trades.'

Of course, they also charge 2% in fees and 20% of your profits.

But I've found a little-known 'loophole' via the stock market that lets you take full advantage of the 'Fed Trade' – without paying Wall Street's ridiculous fees and commissions. And right now, it's paying as much as 11% in dividends.

You see, just like the billion-dollar hedge funds, I use a special timing indicator to help with my analysis that tells me when the 'Fed Trade' is paying out maximum income.

For instance, in 2009 my timing indicator helped signal it was time to get in. Those who followed my recommendation were able to collect a safe 15% dividend.

Today, my timing indicator once again shows the 'Fed Trade' is paying out large amounts of income (as much as 11% dividends). And you have the chance to collect this steady stream of income for months, if not years.

To collect this income all you need is about 5 minutes... access to the Internet... and less than \$20 to begin with.

I can't say much more about this opportunity here. You'll find the full details (and step-by-step instructions) on our special website.

Just take a look at how much money a few website users... like Julius E. in Utah...have made so far:

"Okay, I looked up my paperwork... I received \$2,430 in a little over a month. I would have never heard of this if not for you."

Doris G. from San Jose, CA, told us:

"I am a 75-year young widow. This investment enabled me to take a 3-week vacation to the Maritime Provinces (from which I just returned) and I have you to thank for it."

If you're interested, you can get the full details on these income 'loopholes,' including the 'Fed Trade' opportunity I just described. It's all available on the Internet. You can access it in the next 10 minutes.

Here's how...

Jot Down the Following...

As I said, our research on these unique income opportunities is compiled and published on a single Internet site.

It's an opportunity we call Black Market Income. (I'll show you how to log onto it in a minute... And I'll give you the special URL address of this website. Please note, the website address is NOT blackmarketincome.com.)

Quite simply, this hidden income portal is an alternative to traditional retirement options... like 401Ks and Social Security.

Black Market Income exposes a series of provisions in the U.S. financial system that most folks have never heard of. These opportunities have nothing to do with conventional investments pushed by Wall Street brokers.

But they could make you hundreds of dollars per week for the rest of your life... Without doing a single minute of extra legwork... And without paying huge fees to brokers and money managers.

Yet, for self-interested reasons, Wall Street brokers don't advertise many of these unique income options.

But thanks to my publishers – an independent group called Stansberry & Associates Investment Research – thousands of folks all across the country have been exposed to these income opportunities.

Based in Maryland, Stansberry Research has two dozen analysts and researchers who focus on various types of investments.

For example, one of my colleagues is a geologist who scours the globe for the best resource investments. We've got a self-made California millionaire who specializes in short-term trading. Another guy I work with is a small-cap expert, who used to work for one of the top hedge fund managers on the planet.

My specialty is finding safe investments that will provide you with all the income you'll need for a comfortable retirement...

You see, Black Market Income is a result of years of investigative reporting all over the world. It's a collection of the best, most lucrative income opportunities we've ever found while conducting research for my monthly investment advisory newsletter called *Retirement Millionaire*.

The best part is, you can begin to safely take advantage of each of these opportunities today.

But before I tell you how to get your private password to access the site, there's something you need to know about my work...

Why Your Broker May Not Want You to Access this Information

At Stansberry Research, our business is to track down lucrative investment opportunities... and pass this information on to folks who are looking for new and unique ways to pay for retirement.

We are NOT brokers or investment bankers. We are completely independent from the investments we cover.

The subscribers who pay for our research are the backbone of our business. So the only way for us to grow is to give our readers great investment ideas they won't find anywhere else.

For example...

- **206% from Rare Gold...**

A while back, we recommended that readers buy a rare, unique gold investment. They had the opportunity to make 206% gains. In the same period the S&P 500 *dropped* 22%... And gold stocks (as measured by the Gold Bugs Index) returned only 54%.

- **Hawaiian Land for \$150...**

A few years ago, we found a way for our readers to "own" Hawaiian and Florida real estate for the equivalent of about \$150 an acre. Folks who took advantage of this situation were able to more than **double** their money.

- **Canadian Gold Brings 540% Gain...**

We found an opportunity to buy into an unusual gold deposit in Canada's famed Yukon territory. Readers had the opportunity to make more than 500% in less than two years. Many folks wrote in to tell us that it was the biggest gain of their lives.

My point is, most mainstream financial professionals would never recommend such investment ideas to you.

They'd tell you to put your money in a "safe" mutual fund to "diversify" your assets, which mostly benefits Wall Street interests. (Believe me, I know how these guys operate because I used to work with them.)

But the truth is, even though brokers and money managers won't recommend this type of independent research to you... *They often follow our work secretly.*

A quick look at our subscriber list shows me that professionals from **J.P. Morgan, Bank of America, Merrill Lynch, Wachovia, Citigroup**, and at least 20 other banks and brokerage firms have subscribed to our research over the years.

Frankly, it ticks me off that these Wall Street guys pretend to look down on our work... (One media outlet, backed by contributions from fund manager George Soros, even said our work was "crazy" and "fear-mongering")...

...When secretly almost every major financial firm is on our reader list.

But for me, all the attacks and criticism seem worth it when we get letters like these from regular folks all over the country:

** Jeremy Englewood, 53, from Little Rock, AR says:

"Love the newsletter, this is what I've been looking for. Hope to retire in 3 years and the info can help me do more things before retiring. Keep up the good work. My wife is reading it and she never reads any financial stuff. One happy customer!"

** J. Horace, 80, from Mobile, AL sent a note saying:

"This investment was exactly what I was looking for... I told my wife that instead of savings in the bank this was what we were doing. We've made 200 TIMES the return on our bank account!"

** Yolanda Laage, 65, from Logan, UT told me:

"Your 2 recommendations... on DNA and BUD were big winners for me... I netted over \$22,000. Thanks."

If you're interested in the income opportunities I've mentioned in this letter, I suggest you access them now...

Because for a limited time, I'd like to give you online access to [Black Market Income](#) FREE of charge.

Go through the series of income 'loopholes' we've detailed on the site. Download and print our research reports if you wish. Use them to make as much money as you'd like.

In return, all I ask is that you try my monthly advisory letter, *Retirement Millionaire*, at no obligation to you. More on this offer in a minute...

But first, let me quickly detail another income opportunity Wall Street brokers will likely never tell you about...

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?

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)..... | \$305 |
| Wal-Mart (WMT)..... | \$428 |
| Microsoft (MSFT)..... | \$496 |
| | |
| Yahoo! (YHOO)..... | \$355 |

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, as long as you fill out a simple 2-page form, you can use this investment 'loophole' from any regular brokerage 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 – exposed on our website – 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."

When you try a subscription to my *Retirement Millionaire* advisory service – I'll immediately rush you your private password to Black Market Income.

And that's just for starters...

Turn the tables on Wall Street

In addition to all the unique opportunities you'll find in [Black Market Income](#), you'll also get my best investment ideas every month as I travel the country to investigate retirement 'loopholes,' opportunities, and strategies first hand.

The point of *Retirement Millionaire* is to stop relying on big institutions – like Wall Street and the government – to take care of you.

Instead, it encourages you to take off the blinders of institutional thinking... And start taking advantage of a world of opportunities you'd normally never hear about in the mainstream.

For instance, here are a few opportunities you can take advantage of today... which your broker will likely *never* share with you...

**** 193% From Private Companies:** Unknown to most Americans, there's a unique investment that allows you to 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*.

**** Silver under \$3:** Recently, I came across a little-known way to own silver – real, hold-in-your-hand silver – for less than \$3. It has nothing to do with Silver Eagles, or any other kind of newly minted bullion coin you're likely familiar with. One reader, Derek D. of Ohio, who bought this special type of silver told us: "I'm up over \$7,500... Probably my best investment ever." On my website, I've written down everything you need to know to easily buy this silver today.

**** \$250,000 For Your Retirement:** Few people realize they could be in possession of a common document (61% of American adults have it in their home)... which could be worth as much as \$250,000. For example, Richard L. from Augusta, GA, discovered he had this document. Three months later, he received a lump sum payment of \$280,000.

My point is, there's a chance that right now you're sitting on a windfall of your own and you don't even realize it. I've put together a report that shows you how to easily find out if you've got \$250,000 or more sitting around your house. Again, the full details are available right now on my password-protected website.

I doubt brokers would tell you about these types of opportunities. They'd rather sell you on the "next hot stock." But these are the kinds of opportunities I try to uncover for you every single month.

You see, what I do every month in *Retirement Millionaire* is spend time traveling the United States (and sometimes overseas) to investigate retirement 'loopholes' and opportunities first hand.

In the past few months, for example, I've traveled to Nevada, New York, California,

Texas, Tennessee, Georgia, Minnesota, South Carolina, Ecuador, and Argentina.

In each of these places, I've found an interesting opportunity for you to make more money... to save a ton of money... to vacation free of charge... or to simply turn the tables on Wall Street, and put more money in your own bank account.

The best part is, you don't have to leave home to take advantage of these opportunities...

I do all the legwork for you.

I travel to visit the people and businesses behind these opportunities. And to meet firsthand with folks who have taken advantage of these little-known 'loopholes.'

I don't think there's anyone doing anything like this in America right now. And I don't know of anyone who's ever done anything like this in the past, either.

As you can tell, *Retirement Millionaire* is not some stock tout sheet... not by a long shot.

Which is why, of course, I can't say for sure if it's right for you. But there's just one way to find out... Give it a try for the next 4 months, at my expense.

Here's what I propose...

Log On Using Your Private Password

I'd like to rush you a private password to take advantage of this Black Market Income opportunity.

On this password-protected site, you'll have access to all the income 'loopholes' I've described in this letter:

- **'Loophole' #1: The Dividend Boost.** Select a few specific options when opening your account... and get potentially 5 to 10 times bigger dividends directly from the top U.S. companies.
- **'Loophole' #2: The Secret 24% 'CD'.** You could safely earn 16% to 24% on your money thanks to your local government.
- **'Loophole' #3: The Secret of 'Fed Trades.'** Made possible by the Federal Reserve in economic downturns, this investment could pay you 11% in income every year.
- **'Loophole' #4: How to Collect Income Overnight.** There's a way to collect \$350 or more – in cash – within 24 hours, thanks to a select number of public companies.

These special reports will be the first thing you get access to when you take a trial subscription to my monthly investment advisory letter, *Retirement Millionaire*.

You'll also have immediate online access to all my current investment research... including my reports on how to make 270% from private companies... \$250,000 from a document you may have in your house... and the \$3 silver investment.

Over the course of the next year, you'll also receive:

- **One full year of *Retirement Millionaire* (12 issues in total).** You'll receive a new issue by e-mail on the 2nd Wednesday of each month. In each new issue, I'll share details on little-known ways to make safe gains and collect extra income.
- **You'll also receive *Daily Wealth*:** Every day when the markets open, you'll receive an e-mail about the investments my colleagues and I are looking at... Plus details on the most profitable insights from our network of researchers around the world. You'll receive this digest first thing in the morning, before trading begins.

Best of all: I'd like you to take the next FOUR (4) MONTHS to decide whether or not you want to keep your subscription. That should give you plenty of time to see my work firsthand... to start collecting income for your retirement... and to use these secrets yourself.

If you decide *Retirement Millionaire* isn't right for you, just give us a call on our toll-free number. I'll send you a total refund. I want you to be happy. That's the only way we'll do business.

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

Well, before I give you the details... There's one more Black Market Income opportunity I'd like to tell you about...

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 fees 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:

| | <u>Total received:</u> |
|---------------------------|-------------------------------|
| 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.

Again, you'll get the full details on this [Black Market Income](#) opportunity – as well as everything else I've shared with you – as soon as you sign up for my monthly *Retirement Millionaire* research advisory service.

Here's how to get started right away...

Just 10 Cents a Day

Let me know right away that you're interested, and I will rush you a private password to log onto my website.

Retirement Millionaire costs \$99 for one full year.

But as I said before, I want you to try my work for yourself for the next 4 months before you decide if it's right for you. And I want this to be as easy for you as

possible. So I'm making a special offer...

Sign up now for *Retirement Millionaire* and get 60% off. You'll pay just \$39... which works out to about 10 cents a day.

I realize how cheap that is. But I'm making this offer for a simple reason. I want you to try my work.

You see, after working with American retirees for the past several years, I'm sure if you take advantage of even just one or two of the secrets I've shared here, you could easily have all the income you'll ever need.

In other words, we want you to be happy. Our customers stick with us because we work hard to make sure you'll benefit from our advice. And that's why we've quickly grown into one of the most respected investment research firms in the business... with readers in over 120 different countries around the world.

If for any reason you're not happy within the first 4 months, you'll get a full refund. It's that simple.

Remember, when you start your trial subscription, you'll have immediate access to my password-protected website... where you'll get the full details on all the obscure income opportunities I've described in this letter.

You'll also begin receiving *Retirement Millionaire* by email on the 2nd Wednesday of each month.

It all boils down to this: Collect thousands of dollars in extra retirement income every month... Without doing a single minute of work... And without paying huge fees to Wall Street brokers and money managers.

To get started immediately, [subscribe now](#).

Sincerely,



Dr. David Eifrig, MD, MBA
April 2013

P.S. When I say you're under no obligation, I really mean it. If you're not finding opportunities to make money with my advice, if you're not happy... let me know. Within the first 4 months, you'll get back every last penny of your subscription. After that, it's a prorated refund. No hassles. That's the only way we'll do business.

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