



SENIOR FINANCES

SPECIALIZING IN INVESTMENT MANAGEMENT AND ASSET PRESERVATION

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FOR MATURE INVESTORS

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Recent News

Unfortunately in today's world it is only negative press that sells our newspapers, is listened to on the radio and watched on television. Lately there has been a lot of ill-press about people like me, financial advisors who work with people like you, the retirees and soon-to-be retirees of America. Unfortunately, almost all of this "reporting" is factually inaccurate or flat out wrong (the word 'lies' may be politically incorrect but appropriate). The reporters have also left out, purposefully, many important facts which would contradict everything they are writing about. This month, our 2 articles will more be editorial in context and try and help explain to you who we are, what we do and why.

Why The Negative Reporting?

As we mentioned above, nothing sells better than negative or bad news. That does not necessarily make it true. Much of the negative press has been about independent advisors and the use of fixed annuities. First let's address the negative news about fixed annuities.

You have read in some of our previous newsletters, that we are proponents of fixed annuities as part of a retiree's or senior's portfolio, when appropriate. As matter of fact, Money Magazine says the same thing in its' March 2007 issue, so does Suzie Orman, The Wall Street Journal and the Federal Government. Did you know that your typical pension that pays you a monthly, guaranteed income is a fixed annuity? Then why the bad press? There are nine reasons why:

1. Negative, emotional and dramatic copy sells newspapers.
2. Reporters simply do not understand annuities nor have they been educated about them.
3. Many financial reporters are insurance industry company averse and do not care for those giant institutions called insurance companies.

4. Reporters and politicians are fed information (misinformation?) by attorneys that are suing insurance companies.
5. Almost all negative stories about annuities are talking about variable annuities.
6. Many reporters have a different mindset and do not understand the consumer who cannot afford to LOSE any money.
7. Many of the major financial newspapers and magazines are owned by Wall Street companies.
8. Virtually every magazine and most financial newspaper advertisers feature investment advertisers such as mutual fund companies and brokerage firms (talk about the biting the hand that feeds you).
9. Fixed annuities are simple and conservative and not sophisticated.

In all the negative articles, these reporters never mention two very important reasons that clients should own fixed annuities;

1. The clients' money is guaranteed
2. The client does not ever lose money because the stock markets are going down.

There is no such thing as one vehicle fits all, nor do we feel a client should ever have 'all their eggs in one basket'. But we believe that there is a time and place for fixed annuities in most retirees' portfolios and we will never have to apologize to a client for losing money in a fixed annuity when the markets go down, because they CAN'T.

Why Are We Independent And What Is Our Philosophy?

The press seems to want you to believe that if you do not work for a big brokerage house or other financial institution, you can not be any good at what you do or for those you serve. What they seem to forget (conveniently) is that these are the same institutions that have been fined

BILLIONS of DOLLARS by the federal government for their shoddy advice, self serving interests, felonious acts and distribution and receiving of financial kickbacks.

What does independent mean to you?

1. As your advisor I help my clients choose the vehicles best suited for their particular needs. I am not beholden to a company agenda, a company product list or sales quota.
2. As your advisor I am paid by you. My pay check is not dependant on some big company who I must serve as my master in order to feed my family. I work for you.
3. As a Registered Investment Advisor, it is my duty and obligation to put my clients' interest before my own self interest.
4. As an independent advisor I can associate with other highly qualified advisors to bring my clients the latest cutting edge techniques and strategies.
5. As an independent advisor I conduct my practice as I want and can choose whom to work for.
6. As an independent advisor I choose the philosophy and foundation by which I operate my practice.
7. As an independent advisor I have the independence to best serve my clients keeping in mind that they ALWAYS come first.

Please note that I will be on vacation from August 13 thru Labor Day. If you have any questions, concerns, issues or comments please call and speak with my assistant Ted Howell. Ted will be able to reach me while I am away for any issues which will need my personal attention. I wish everyone a wonderful rest of the summer!

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Investment advisory services offered through Comprehensive Capital Management, Inc., 2001 Route 46, Suite 506, Parsippany, NJ 07054, (973) 394-0404

What is our philosophy?

1. We put the best interest of our clients first and at all times.
2. We exist and are truly committed to serving our clients' needs.
3. We are committed to the highest ethics and highest quality standards of market conduct.
4. We believe in providing the very best in products, concepts and strategies in order to enable our customers to accumulate, preserve, protect, enjoy and pass on assets and wealth as well as values.
5. We seek to foster a caring, intimate, dependable and lasting relationship with each and every one of our clients.
6. We are committed to support, respect and honor our clients.
7. We believe in working as a team; together we make a difference.
8. We believe in giving back and being involved and engaged with our clients and community.
9. Together we develop our clients, ourselves and one another.
10. We believe in working with other qualified professionals in order to provide an overall approach to solving today's multitude of life challenges.

Get this Valuable Information

Name _____
Address _____
City, State, Zip _____
Phone # _____

Mail back to:
Senior Wealth Solutions, LLC
2001 Route 46, Suite 506
Parsippany, NJ 07054

Please contact me about the information on these items mentioned in your newsletter:

- I am interested in learning more about your services and how they may enhance my personal financial position.
- Yes, I think there is a place in my portfolio for a fixed annuity so that I can protect and shield some of my assets from stock or bond market losses.

I would like to have a copy of these booklets (enclose \$1 for each)

- Avoid Mistakes in Buying Long-Term Care Insurance
- Annuity Owner Opportunities (a must read if you own an annuity)
- Mistakes in Selecting Mutual Funds
- Six Ways Retirees Can Cut Taxes
- IRA Distribution Mistakes
- CD Shoppers' Guide

I think these people would like to receive your newsletter and an invitation to your next public presentation:

Name _____

Address _____

Name _____

Address _____

Name _____

Address _____

(Please provide names and addresses with zip codes.)