

Doctors Economic Research Project

Doctor-Savers Planning Program Loss Test

Beginning in October of 2007, productive individuals in America lost trillions of dollars of personal and retirement plan savings. Many savers lost a significant percentage of their personal savings, retirement plan savings, and real estate equity during the Great Recession. The Savers Planning Program was developed to recover these losses and prevent future losses. Special design guaranteed principal, guaranteed growth, guaranteed life income financial instruments were identified to help productive individuals prevent losses of purchasing power on funds allocated to bank CDs. They help individuals prevent periodic losses of assets allocated to risk of principal stock market investments, grow existing savings at compound interest rates that are a multiple of bank CD rates, and generate 6% to 12% guaranteed life income on accumulated savings.

1. Did you lose personal savings during the Great Recession? Yes ___ No ___
2. Did you lose qualified retirement plan/IRA Savings during the Great Recession? Yes ___ No ___
3. Are you between the ages of 55 and 74? Yes ___ No ___
4. Do you currently have personal savings allocated to Bank CDs? Yes ___ No ___
5. Do you have \$20,000, or more, of personal savings allocated to Bank CDs? Yes ___ No ___
6. Do you currently have qualified retirement plan/IRA savings allocated to Bank CDs? Yes ___ No ___
7. Do you have \$20,000, or more, of qualified retirement plan/IRA savings allocated to Bank CDs? Yes ___ No ___
8. Do you currently have personal savings allocated to risk of principal stocks and/or mutual funds? Yes ___ No ___
9. Do you have \$20,000, or more, of personal savings allocated to risk of principal stocks or mutual funds? Yes ___ No ___
10. Do you currently have qualified retirement plan/IRA savings allocated to risk of principal stocks and/or mutual funds? Yes ___ No ___
11. Do you have a \$20,000, or more, of qualified retirement plan/IRA savings allocated to risk of principal stocks or mutual funds? Yes ___ No ___
12. Will your current allocations to Bank CDs generate 6% to 12% guaranteed life income? Yes ___ No ___
13. Will your current allocations to risk of principal stocks and/or mutual funds generate 6% to 12% guaranteed life income? Yes ___ No ___

5 or more "No" answer indicate that you are a candidate for the Savers Planning Program. Your current allocations of personal and/or qualified retirement plan savings causes losses of purchasing power and exposure to periodic losses of principal that destroy the efficiency of compound interest.