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Brace Yourself for a Debt Tsunami -- and Save Your Wealth

Richard Band <RichardBand@investorplace.com> Tue, Jan 22, 2013 at 5:09 PM
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Fellow Investor,

Have you ever been on a boat in rough seas?

Relentless waves pound the craft, causing it to tilt wildly and nearly capsize. You don't know if you should grab a life jacket and jump overboard — or hang on for dear life and ride out the storm.

Well I don't have to tell you…

…that's what the investment climate has been like lately.

The markets have been tossed to and fro by one gigantic wave after another…

- The "fiscal cliff" crisis that once again put Washington's continuous inability to play nicely together on display…
- Unemployment that continues at persistently high rates…
- Weak consumer spending and even weaker consumer confidence…
- The sky-high prices of consumer staples that are eroding already strained family budgets…
- Geopolitical unrest that rages on throughout the world — especially in the always turbulent

Middle East…
- And Greece's overwhelming debt burden that threatens to infect the rest of the Eurozone.

And with every piece of news that comes from our over-eager media, investors are sent scrambling for the life boats.

There's a sea of uncertainty pounding your investments. Yes, the relatively favorable outcome of the "fiscal cliff" debate boosted the markets. But it was merely a lull in the storm. There are dark clouds brewing on the horizon, and they can only mean one thing…

America's Debt Tsunami Will Come Crashing Down on our Economy

One way to tell if an economy is healthy is to look at a nation's debt-to-GDP (Gross Domestic Product) ratio.

If it's below 50%, your country is doing well. But if clears 90%, you're entering dangerous, unstable territory.

You see… when a country's debt burden grows too large, its interest costs become unsustainable. The government is forced to raise taxes and/or cut spending to finance the debt. That could cause economic growth to grind to a halt — and trigger a recession.

Before you know it, you're caught up in a vicious circle. Slower growth leads to lower tax revenue… which requires a country to take on more debt… which leads to even lower tax revenue — well, you get the picture.

So where does the U.S. stand with its mind-blogging $16.4 trillion (and counting) public debt?

It all depends on who you ask.

The Congressional Budget Office (CBO), U.S policymakers and credit-rating firms like to put the U.S. debt-to-GDP ratio at 73%, based on marketable securities held by the public. This figure isn't great, but it isn't going to send investors rushing for the exits either.

But they're not giving you the whole story…

When you include the money the government owes itself — like Social Security — the debt-to-GDP ratio soars to nearly 102%. That's the highest we've seen since the end of World War II.

This monstrous debt burden is bad enough on its own, but now things are about to get ugly…

A Debt-Limit Storm is Brewing in Washington -- Ready to Wreak Havoc on the Markets… Again

No doubt you remember the infamous debt ceiling battle of 2011.

It caused such uncertainty and chaos that Standard and Poor's lowered the U.S. credit rating from AAA to AA+ in August 2011 — and sent the stock market plummeting.

Now it's time to go around this mountain again.

The U.S. officially reached the debt ceiling on New Year's Eve. Since then, Secretary Timothy Geithner has been taking "extraordinary" measures to keep our government going… for now.

According to the Bipartisan Policy Center, America will begin defaulting on its payment obligations between February 15 and March 1 — unless Congress raises the $16.4 billion debt ceiling.

And that's when things could get interesting…

Republicans refuse to raise the debt ceiling unless the so-called Boehner rule is followed: Every dollar of raising the debt must be matched by one dollar of spending cuts over the next 10 years.

As for President Obama, he insists Congress raise the nation's borrowing limits — without tying it to spending cuts. And he's not willing to compromise.

We're reliving the summer of 2011 all over again. But this time, there's a new twist…

…The $85 billion in budget sequestration cuts, delayed from January 1 by the fiscal cliff deal, are set to kick in right about the time the nation runs out of money. Democrats expect Obama to lay out a method for replacing the sequester with additional tax increases and spending cuts.

So we're facing a potential government default on 40% of its obligations… another possible credit downgrade… maybe additional tax increases… and financial market chaos.

What does all this mean? Should you bail out of the stock market and stuff your money under your mattress?

NO. Not just yet…

You can still build an investment income that will allow you to enjoy a comfortable retirement… pay for your grandchildren's college education… and even leave your family an inheritance that can be passed on for generations to come.

With the tactics I'm about to share with you…

You Can Weather Any Wall Street Storm And Build Wealth — Instead of Losing It

Yes, Wall Street is going to lurch and sway with every bit of news coming out of Washington. But let me assure you… your portfolio does not have to take a beating.

My name is Richard Band, and I've guided investors through market chaos caused by Washington's shenanigans before.

For more than 30 years, my strategy has been just this: To build "all-weather" portfolios that survive and thrive — no matter what the market is doing.

And it works like gangbusters.

This strategy has helped my readers to beat the S&P Index by 62% since 2000. And it really shines during tough times.

Remember back in 2000 when the S&P 500 plummeted a gut-wrenching 12% and tech stocks took a nosedive? My readers locked in a 24% gain.

And thanks to a conservative mix of stocks and bonds, we not only survived the crash of 2007-2008 but also saw the value of our investments reach a new all-time high in 2012.

The debt ceiling storm will hit. But for you, it can be just another storm to weather. However, you must act now…

How to Shock-Proof Your Portfolio Against the Coming Storm

The ineffective leadership in Washington doesn't have to wreak havoc with your investments. You can shield your portfolio from Uncle Sam's meddling and ensure a steady stream of wealth.

My readers are already doing this. They don't have to run around like a chicken with its head cut off every time the market takes a dip or turn. Instead, they're resting easy, knowing their money is safe and growing. And they're getting this wonderful peace of mind by following these 3 simple steps…

Meet Richard Band

Richard Band's commonsense principles and "safety first" strategies have made him wealthier than he could have ever imagined.

He burned his mortgage at age 36… can retire tomorrow, if he so desires… and has the freedom to visit his 3 kids and 7 grandkids anytime he wants.

Most importantly, his low-risk, high-return strategies have helped thousands of *Profitable Investing* readers boast a near shockproof portfolio… enjoy a fat dividend check month after month, like clockwork… and make 62% more money than average investors with money in the S&P index.

Richard's straightforward style and low-risk "value" approach to wealth-building have won him numerous awards, including eight in the "Best Financial Advisory" category by the Newsletter and Electronic Publishers Foundation. His advice has appeared in such renowned publications as *The Wall Street Journal* and *The New York Times.* He graduated from Yale University, magna cum laude.

Step #1
Buy Companies that Know How to Survive and Thrive

Many investors will be tempted to flee investments that might be affected by the debt ceiling backlash.

But not you.

Why?

Because it really doesn't matter what the economy or the stock market is doing. You can keep your money safe and growing.

The trick is to find companies that…

- Easily adapt to the economy — whether we're facing inflation or recession.
- Survive and thrive — no matter what happens.
- Are not only willing to share their wealth (dividends) with you — but will raise dividends faster than tax rates go up.

How do you find those companies? That's my job. I seek out niches for my readers that put the odds in their favor, so they can generate wealth while keeping their investments safe.

With your portfolio's earning power and safety in mind, I recommend you buy:

- **Oil and Gas Stocks:** **BP** has made great strides since the oil spill. They've put the problem behind them and they're selling off non-core operations, which gives them plenty of cash on hand. And they've used that cash to raise their dividend to an attractive 4.8%.

  Another strong contender is a world leader in natural gas storage. America has an abundance of natural gas — more than can possibly be consumed in our country. This company's technology converts our excess natural gas to liquid so it can be exported to China and other nations. Its current dividend yield of 4.8% is nearly double the yield of Exxon Mobil.

- **Utility Stocks:** This is a longtime favorite of mine, and for good reason… a few of my preferred electric and gas companies are yielding between 4% and 5%. **Northwest Natural Gas** (NYSE: NWN) in Portland, OR pays a 4% dividend, but here's why I like it so much… they've raised their dividend every year for the past 57 years!

- **Technology Stocks:** There always seems to be a lot of fanfare surrounding Apple. But I've had much success with a completely different tech company that has raised its dividend 15% and has a strong 3.5% yield. It's proved itself as a long-term player, having nearly it's tripled its earnings per share in the past 10 years.

- **Pharmaceutical Stocks:** One of my personal favorites is the British company **GlaxoSmithKline** (NYSE: GSK). It yields a generous 5.2%. But here's why I really like this pick… The U.K. does not impose a withholding tax on dividends for Americans, like most foreign countries do. You get to keep all your dividends. Plus, it pays quarterly like American companies do.

  And there are a couple more reasons to buy into GlaxoSmithKline. Right now, the company is restructuring its research operation, breaking it into smaller pieces so managers are more accountable. And, it has a pipeline loaded with new products. You'll see safe, consistent gains there.

- **Foods Stocks:** This past October, a certain food giant split off its popular snack business into a separate company. If you look at places like India, where the snack food industry is poised for 20% growth or more, you can see why this is such a great move. It has a 2% yield currently, but there's a lot of room to raise the dividend.

These recommendations are just the start. To create a steady and reliable stream of dividends, you need to see my Special Report: ***The Power of the Incredible Dividend Machine: How to Grow Richer, One Check at a Time.***

In it, I reveal one of my most popular strategies: A select portfolio of stocks that enables you to collect a dividend check every month of the year. In a few moments, you'll find out how you can get your hands on it — free!

Step #2
Dodge the Tax Bullet with MLPs

Master Limited Partnerships (MLPs) can be bought and sold as easily as stocks — but, by law, they're different than normal corporations.

You see, unlike corporations such as Apple or Proctor & Gamble, MLPs pay ZERO income tax at the corporate level. All profits are jointly owned by all the partners — and that includes YOU, even if you own just a single share. So those earnings are only taxed once.

Plus, your quarterly distributions are in stocks, rather than dividends. As long as you are accumulating your shares, you pay no taxes — either state or federal — until you sell.

Here's the best part…

…If you wait at least a year and a day to sell, you're taxed at the favorable long-term capital gains tax.

Some of my favorite MLPs like **Enbridge Energy Management** (NYSE: EEQ) and **Kinder Morgan Energy Partners** (NYSE: KMP) are yielding from 6%-7%. And even if the shares don't go up in price at all, the value of your shares will double over the next 10 years if the MLPs continue to pay the same dividend. You simply can't lose.

You can get the complete details on how to use MLPs to grow your wealth and avoid any new tax hikes in my

Low-Risk Investing With Astounding Returns

Readers who followed Richard's safety-first advice and recommendations have seen total returns (including price gains and dividends) like these…

Arc Resources	197% in 92 months
BCE Ltd. (Bell Canada)	179% in 46 months
Buckeye Partners	1,937% in 263 months
California Water Service	651% in 263 months
Chevron	999% in 248 months
Enterprise Products Partners	213% in 93 months
ExxonMobil	1,038% in 248 months
Genuine Parts	177% in 118 months
IBM	106% in 61 months
Jennison Utility Fund	574% in 270 months
Kinder Morgan Energy Partners	394% in 129 months

free Special Report: ***The MLP Advantage: How to Generate Dividends Obama Can't Touch.***

Step #3
Beef Up Your Bond Holdings

If you're like most people, you think bonds are boring. And I'd be inclined to agree with you. But what isn't boring is what bonds give you: Dependable income… a much-needed counterbalance to your stocks… and steady returns — even when the stock market goes south on you.

And frankly, bonds can be downright exciting at times. Recently, the zero coupon bonds I bought in 1987 just matured 10 to 1 on my original investment. That's right — 10 to 1!

But not all bonds are created equal.

Magellan Midstream Partners	483% in 106 months
McCormick & Co.	122% in 40 months
Mutual Global Discovery Fund	773% in 236 months
Occidental Petroleum	141% in 86 months
ONEOK Partners	1,477% in 227 months
Vermilion Energy	162% in 73 months

Profitable Investing subscribers enjoyed these massive gains while taking on less risk than the average investor. That's because…

Richard doesn't only look for the biggest profit opportunities. He settles for nothing less than big profits *and* safety.

For example, Treasury bonds have such a low yield right now that I can only recommend them as a disaster hedge — and little else. For that purpose, exchange-traded **iShares Barclays 20 Years Treasury Bond Fund** (NYSE:TLT) is a good buy. It's yielding 2.7%.

You can also make some good yields on municipal bonds. They've shot up 50% in the last two years alone.

But where I've been experiencing some impressive gains is high-yield ("junk") bonds.

I know junk bonds are notorious for defaulting — and the mere mention of them could send you running for the hills. But just hear me out.

If you invest in high-yield bonds that come due in a very short period of time — zero to five years — the chance of default is much lower. In fact, one of the bonds I like is yielding an impressive 5.8%.

With these high-yield bonds, you can earn decent money without tying it up for long periods of time — and with a low risk of default. I trust them with my own family's money.

Bernanke's policy of keeping interest rates unnaturally low doesn't make it easy to get a decent yield on bonds — but it's definitely possible. What you need is the right bond strategy — and that's what I give you in my free Special Report: ***Essential Bond Strategies for 2013.***

By following these three steps…

You Can Sleep Better at Night

Knowing Your Investments Are Safe and Growing

With all the uncertainty and volatility in the markets right now, it's hard to find the bargains. You have to know where to look to uncover the niches that put the odds in your favor… pay you cash up front… and give you a good return from the get-go.

That's what folks like you pay me to do. Over the past three decades, I've helped my subscribers capture big winners again and again — regardless of what Washington, the economy, or the markets were doing.

In 1982, when other investors were fleeing from Chrysler like rats on a sinking ship, I recommended its stock to my readers. Within 12 months, Chrysler shares soared 426%.

In 2000, when technology was all the rage, I recommended all the unpopular investments — like REITs. Not only did we avoid the more than 90% plunge, but we banked more than 250% on a single REIT!

"I have been a subscriber since 1991. Sell your positions when Richard advises to sell, and not a day earlier. There have been many bond market cycles over the past 20 years and Richard's ability to profit from them has been uncanny. He eats his own cooking and has substantial amounts of his (and his family's) money invested right alongside us. Take a deep breath, relax, and **just follow Richard's advice and you will be well served**…."
—Tom B., PA

During the market meltdown of 2007 — 2008, my strategies helped defend my subscribers' wealth — and they pocketed a spectacular 198% return in Alliant Energy, 127% return in National Fuel Gas and 98% in India's blue chip ICICI Bank.

And as recently at 2011, I helped subscribers score a whopping 43% gain in just under a week with Barrick Gold (ABX) calls, taking advantage of an October dip in gold prices and subsequent swing higher.

I make it my business to be in the right place at exactly the right time — to help you lock in some serious profits. Yes, I believe in investing carefully in all market climates. I'm putting my own personal finances on the line by investing in each and every recommendation I make to you — and I don't want to lose my hard-earned money any more than you do.

But when I discover an incredible bargain where the odds are overwhelmingly in our favor, you can be sure that I'll share it with you too.

As a result of my strategies…

- My recommended investments have grown more than 1,000% since 1984.
- A single zero-coupon play rewarded me with 900% profits with 99% certainty.
- My flagship Total Return Portfolio has quadrupled investors' money since inception in 1990.
- We've beat the S&P 500 by 62% since 2000.

And that's only the beginning. When you join our *Profitable Investing* family, you'll not only survive the coming debt ceiling storm — you'll thrive. And you'll **make this coming year your best one ever.**

Profitable Investing is the Best Investment You Can Make in Your Financial Future

I've dedicated my life to helping investors just like you reach your financial dreams — while protecting your wealth. Yes, I want to see your wealth grow, but the safety of your investments is my top priority.

That's why my *Profitable Investing* investment advisory service was declared the #1 Financial Advisory in 2010 — because of my sound advice during the global financial crisis.

When you join *Profitable Investing*, you get the tools you need to protect and grow your wealth — and become an all-weather success:

"I have faithfully followed Richard's advice since 1988 — and he helped me **grow my IRA from $15,000 to $125,000** over that time. You've really taught me not to 'jump' at opportunities, but let the market come our way."
—Dick M., ID

- **Monthly Wealth-Generating Issues:** Each month, you'll receive an issue of Profitable Investing both in your mailbox and online. You'll get my clear and concise analysis of the investment opportunities and dangers ahead. Plus, you'll be filled in on my special strategies… speculative niche investments… recommended mutual funds… and much more.

- **Weekly Journal Updates:** Between issues, you'll receive timely updates on my strategies… buy and sell alerts… and more. You'll never be in the dark about what to do next.

- **Flash Alerts:** When I receive news that affects any of our investments, I'll send you an email immediately and post a flash alert to my website to give you the specific action to take. I'll never keep you guessing. You can count on me to tell you what to buy… when to sell… and which new opportunities will give you the biggest return.

- **Subscriber-Only Website:** You'll get VIP access to my members-only website, where the most recent *Profitable Investing* issue… an archive of past *Profitable Investing* issues and weekly journal updates… the *Profitable Investing* portfolios… and much more are at your fingertips whenever you need them.

You'll also receive 3 Special Reports:

1. ***The Power of the Incredible Dividend Machine: How to Grow Richer, One Check at a Time***

   Discover my powerful strategy that enables you to get your money up front — and enjoy a steady stream of dividend checks that come to you every single month of the year.

Beating the S&P 500 by 62% Since 2000

My *Profitable Investing* approach has now trounced the S&P 500 for 12 years straight!

The following chart tells the tale of how a $10,000 investment would have fared under the S&P 500 and under my

This must-read report reveals:

- The stringent income qualifications a company must meet to be considered part of this exclusive portfolio…
- The 21 companies that have made the cut — and the generous returns you can expect from them — even if the blue chip stock indexes stand still (or fall)…
- Guidelines for selecting stocks from this income-producing list that'll give you the most bang for your buck…
- And more!

stewardship (as verified by the independent *Hulbert Financial Digest*).

	S&P 500	*Profitable Investing*
2000	$9,090	$12,400
2001	$8,009	$13,280
2002	$6,239	$10,571
2003	$8,029	$12,707
2004	$8,902	$13,850
2005	$9,339	$14,626
2006	$10,814	$17,156
2007	$11,408	$16,779
2008	$7,187	$12,433
2009	$9,088	$15,230
2010	$10,456	$16,875
2011	$10,677	$17,297

2. ***The MLP Advantage: How to Generate Dividends Obama Can't Touch***

If you want to earn BIGGER dividends and pay LESS to Uncle Sam, Master Limited Partnerships (MLPs) are the way to go.

This income-boosting report reveals:

- The safest MLPs to buy — and why they are such a great investment…
- Why MLPs often pay cash distributions in excess of their reported earnings…
- 5 MLPs you should buy now to score impressive 4%—9% yields...
- And more!

3. ***Essential Bond Strategies for 2013***

With interest rates being held at historically low rates, you may wonder why we consider bonds an essential part of a healthy, growing portfolio.

In this timely report, you'll discover:

- Where to find higher yield bonds — so you can make money despite the low interest rates…
- The special blend of bonds that gives you

"Dear Richard, I've been an avid subscriber for more than 10 years. With your guidance, as nerve-wracking as it was, I avoided selling in the panic during the last meltdown when my portfolio was down 50%. Today, again due to your deep knowledge of the markets, **my portfolio has not only recovered, but stands at an all-time high.** My sincerest thanks!"
—John L., Seattle

the most security — and the biggest income…

- The conservatively managed "junk" bond that's throwing off a 5.8% yield, based on the past three months' distributions — blowing many stock yields away…

- And more!

Plus, I'll send you an additional Special Bonus Report if you join me for 2 years:

4. ***The Unlucky 13: Stocks You Need to Sell Now***

   Many "growth" stocks are overvalued — and are likely to suffer in the months and years ahead.

   In this urgent special report, I reveal 13 outfits that are trading at extremely high ratios of price-to-sales and price-to-earnings. If you own any of these "unlucky thirteen," you would do well rid yourself of them ASAP.

Get the Investment Advice You Need to Achieve Your Financial Dreams — and Save Up To $290!

A one-year subscription to *Profitable Investing* normally sells for $249. And that's perfectly reasonable, considering all you stand to gain.

But it's important to me that you put my *Profitable Investing* strategies to work for you right away — so I cut a deal with my publisher…

For the next 24 hours, you can save $149 off the regular one-year subscription price and pay just $99.95 to try *Profitable Investing*.

That's a savings of 60%!

Or, you can rack up even greater savings by grabbing a two-year subscription for just $189. You save $290 off the regular price of $479!

And because I would never expect you to just take my word for it that *Profitable Investing* is the perfect advisory for volatile times, I'm also giving you this…

A Full 6 Months to Test-Drive *Profitable Investing* — on Me!

Try *Profitable Investing* for 6 months. Read the monthly issues… weekly journals… and flash alerts. Follow my investing advice.

If you are not experiencing the growth and safety your investments deserve… if you don't avoid the deadly traps that end the financial dreams of so many investors… if you're not 100% satisfied with *Profitable Investing* for any reason…

…Simply give me a call during your 6-month trial period and ask for a full refund. I will send you every single penny back — no questions asked.

There is absolutely nothing to lose — and so much to gain. So what are you waiting for?

"I want to let Richard Band know in May 2009 I put $1M into the Dividend Machine Portfolio and now I can report I have a ROI of $623,542 or 55.6% return before taxes. This is as of April 27, 2011, so that's just 23 months. The stocks were not touched and have appreciated 48.8% of the total 55.6%. **The difference is dividend income. That is unbelievable…Thanks, I am a believer."**
—Robert S., Hilton Head Island, SC

It's Time to Make a Choice…

You can continue to watch your investments take a beating every time the so-called Washington leadership dreams up a new tax… regulation… or law. You can take a hit to your financial future with every blip and glitch in the economy.

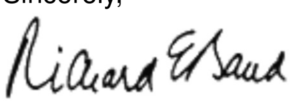
Or you can follow my strategies to weather-proof your investments so they can survive and thrive during any Wall Street storm.

The decision is a simple one…

Try *Profitable Investing* for just $99.95… save up to $290… and get the tools you need to secure a comfortable retirement and a prosperous financial future today.

Click here to get started immediately.

Sincerely,



Richard Band

P.S. You can avoid the big losses other investors will suffer and build your wealth. Simply accept my 100% risk-free offer to join *Profitable Investing* at 60% off the regular price today. Remember, there's absolutely no risk. So give it a try now.

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