How the Fed's Latest Decision Could Wreak Havoc With Your Portfolio for the Next Three Years or More…
and What You Can Do to Prevent It Now

The nation's leading and award-winning advisory on investments brings you this special report that explains why taking action now can help you to protect your portfolio.

Recently the Fed announced that they will keep short-term interest rates at near zero levels until unemployment drops to 6.5% or lower.

Ben Bernanke believes that by keeping rates low it will provide further incentive to lower the unemployment rate.

The decision was based on projections showing that unemployment will drop to between 6% and 6.6% by 2015.

While this may provide incentive to lower unemployment, it is something that is left to many other factors beyond the Fed's or government's control.

By limiting the interest rates, the Fed is setting up a chain of events that could negatively impact our economy and your portfolio for many years to come.

One Way to Avoid Disaster

In a few moments, I will show you why there's reason to be concerned about the latest news and why now is the time for you to take action. I urge you to read these facts with your full attention.

My name is Roger Conrad and I've been helping investors diagnose their financial situation and protect their investments.

As the Chief Strategist at *Personal Finance*, I'm proud to say that over a half a million investors throughout 32 countries depend on us and our parent publisher Investing Daily for their proven track record in successfully changing how our subscribers build their portfolios.

Personal Finance has been around since 1974. That was when inflation was spiraling out of control, the stock market was unstable at best, and we were in an oil crisis.

Regardless of the state of things at the time, our subscribers still profited from our advice.

We gave them ways to invest their money safely and securely and provided them with advice to guide them through some tough times.

We're still doing that very same thing 38 years later.

Our economic future is just as uncertain now, if not more so, than it was back in the 70's. This is why I urge you to read the following facts and discover why it's so important for you to take action now to secure your financial future.

Why Unemployment Predictions Are False

Recent statistics show that unemployment rates are finally taking a turn for the better. The rate has decreased by over 2% in the last three years and it is slowly declining every month.

But before we start celebrating that we're on the right path, let's look at other circumstances that could lead to things getting worse not better.

Mass layoffs are still occurring.

One of the big four banks in the U.S., Citigroup Inc., recently announced they are cutting costs by eliminating 11,000 jobs and closing over 84 branches. Over half of those branches are located in the U.S.

Citigroup has come under pressure to cut costs and streamline their operations due to income limits placed on them from recent banking regulations. More on that later in this report.

They aren't the only bank that's facing troubles either. Barclays PLC has also announced that they are set to cut close to 2,000 jobs focused in their investment banking divisions.

Other banks and the jobs they have cut since the latter half of 2011 include:

- Bank of America – 16,000+
- UBS – 10,000
- Credit Suisse – 3,500
- Deutsche Bank – 2,400

That's a total of almost 45,000 jobs that have or will be lost within the banking industry worldwide.

Even though some of these banks have operations focused outside of the U.S., it still shows the trend is moving away from big investment banking.

What do these layoffs mean?

They mean that we are not out of danger yet. To predict that unemployment levels will decrease is irresponsible and could create false hope in the American people.

Layoffs Are Likely to Continue

If you think that the bank layoffs are the only problem with predicting the unemployment trend, think again. There's a whole lot more to consider.

Remember when I mentioned earlier that banks are faced with income limitations due to new regulations?

Back in 2009, the Federal Reserve placed limits on the fees that banks can charge in relation to overdraft charges for ATM and bank card transactions. Consumers may have rejoiced at the lower fees, but already struggling banks were forced to take a hit to their bottom line.

Mix that with low interest rates over the next three years or more and you have a recipe for disaster.

Banks are already laying off employees and closing branches to reduce costs and remain profitable. Keeping interest rates low for an extended period of time and you create a vicious cycle of reduced income and cost cutting measures which will almost insure more bank layoffs and branch closures.

And banks aren't the only industry we need to worry about when it comes to more layoffs.

It is estimated that about 663,000 jobs have moved abroad since 2002. That number isn't slowing either.

Industry analysts predict that another 375,000 jobs will move offshore by 2016. Notice that this is the exact time frame that the Fed says that unemployment will drop to between 6 and 6.6%.

What's more disturbing about these numbers is the types of jobs that are moving out of the U.S. It's not just manual labor or clerical work that is part of the picture. It's now estimated that a large part of the outsourced jobs include higher-skilled positions like human resources, finance, and purchasing roles.

There's also a recent trend in the outsourcing of jobs involving legal services and statistics show that once any job is outsourced it's unlikely to return.

So if a wider variety of jobs are being outsourced on an increasing level, the likelihood of unemployment decreasing is not realistic. Some industries may have recovered in recent years but the facts are stacked against it making any difference.

Labor Unions and Their Role

When workers recently went on strike in two major ports in California, it caused one local company to layoff almost half of its employees due to the work stoppage. Since those two ports are some of the nation's busiest, it caused a ripple that will affect the economy in more ways than one.

Why were the workers on strike?

They were protesting jobs being outsourced and were fighting for more job security. As more jobs are outsourced, we run the risk of more labor disputes that could significantly impact economic growth.

The labor unions have their role to play when it comes to jobs moving offshore. With Michigan recently becoming a right-to-work state, they may be losing the power they once had to protect workers.

It's too early to tell if recent events will mean the further loss of job security or if it will lead to a more employer-friendly environment. Either way it signals unrest in the labor market that isn't going away anytime soon.

Creating an Inflation Nightmare

While unemployment is closely tied to getting out of our low interest rate rut, there's another problem that's being swept under the rug.

The high risk of inflation could soon rear its ugly head.

The Fed hopes that by extending the near zero interest rate, it will encourage buying and investing. We've already discussed how investment banking is doing under these assumptions.

Unfortunately, this extension has risks. Big risks.

Keeping interest rates low leaves our financial system vulnerable to inflation and it allows our government to continue to borrow and spend way beyond its limits.

Until now, the government has been using short-term Treasuries to fund its purchases. It has now decided that instead it will fund purchases by adding reserves to our banking system.

This means that our government is printing money to continue spending money that we literally don't have to spend. Printing more money causes a lot of concern over inflation even though the Fed's say that they can control it.

These are the same officials that are saying they can predict unemployment rates decreasing in spite of a huge amount of evidence saying the contrary.

Can we really trust them to keep inflation under control?

I don't know about you but I don't think any of us should wait to find out if their predictions come true.

Your Path to Preventing Disaster

There's a certain risk when you try to make predictions on what the future will hold but the current facts paint a vivid picture.

But what if you had a way to invest safely and securely regardless of what happens to unemployment and interest rates in the next few years?

What if you knew about a select group of stocks that can make you money even if the Fed's predictions cause the economy to fall flat on its face?

Our specialists have compiled the findings from their research to give you seven crash-proof securities in one single report. Our ***Crash Protection Package*** report will help your portfolio remain strong while others falter. [insert picture of product to left of copy]

The securities listed in this report will give you assurance that you can make money with your investments no matter what the Fed or government thinks will happen. I've already moved some of my money into these investments to avoid my own personal disaster.

In order for you to avoid disaster, I urge you to request your own copy of the ***Crash Protection Package***. It includes full details and profiles for all seven investments that can help ensure the safety and success or your portfolio.

All you need to do is examine our investment newsletter, *Personal Finance*, risk-free.

By taking advantage of this exclusive information, you can secure your financial future and avoid the Fed's current path to disaster.

How Our Team Protects Your Investments

Most investors assume they have to ride out the waves of the stock market along with everyone else. But *Personal Finance* helps its subscribers take a different approach by helping them to make decisions based on research not on mainstream ideals.

We're not like other financial newsletters. Our team consists of investment specialists who have decades of experience working with stocks, bonds, commodities, and currencies.

Unlike the major publications, *Personal Finance* bases its recommendations on people who have successfully built their own wealth through investments. Since we don't use advertising, we eliminate any bias or influence from outside factors.

After doing their research, our team sees the Fed's latest decision on keeping rates near zero as a vicious cycle that will continuously wreak havoc on your investment portfolio for many years to come.

Here are some of the ways you can avoid this risk and actually make money while others struggle with their losses through our ***Crash Protection Package*** and it's compilation of solid investments set to do well regardless of market instability:

- Invest in an "inverse" ETF that does well especially in the face of inflation. If the Fed's lose control of their hold on inflation, you can hold an investment that actually soars under volatile conditions.
- Benefit from buying stock based in the oil industry that yields 10.1%, which limit any potential losses, pays you a steady dividend, and limits your tax liability.
- Purchase shares in a company set to emerge as a leader in the clean energy industry. Their stock is expected to grow as the company introduces new technology that allows for a higher yield in production.
- Invest in this transportation company whose stock offers an 11% yield and is backed by a healthy cash flow to insure long-term growth.

Secure Your Portfolio With Our 7 Picks Now

These are just a few of the seven picks that you could invest in to avoid any downfall arising from interests rates staying low for an extended period of time.

I would be more than happy to give you all of the information on these investments at absolutely no cost to you. We are offering all of the details in our ***Crash Protection Package*** to anyone who decides to sample our investment advice at *Personal Finance*.

If you want to avoid following the path of most investors and lose more of your hard-earned money, you must get this report. Our 7 picks will create a safe haven for your investments and you'll actually increase your wealth even if the markets tank.

Invest in This Sneak Peak Now

Just to give you an idea of what's waiting for you in the ***Crash Protection Package***, I'm going to give you a sneak peak into one of our 7 picks.

You may have heard of this one. The company is called Johnson & Johnson. It trades on the NYSE as "JNJ." As popular as the company is, you still may not know how diversified their stock is.

JNJ is in a class that is known as the "Nifty Fifty." This is a group consisting of stocks from household companies that were considered a safe buy no matter what is going on in the economy.

Many of the companies that were a part of this group haven't survived the recent economic crisis or have significantly reduced their presence in previous years. Not so for Johnson & Johnson.

They have emerged as one of the few companies that has experienced consistent growth and continues to show positive earnings along with steady dividends for their investors.

Although the average consumer is most familiar with them for their consumer products, those lines only contribute to about 24 percent of their overall revenue.

The reason why I like JNJ is because they not only have a strong base in the consumer market but their stock represents diversification with their presence in the pharmaceutical and medical devices industry.

With pharmaceuticals alone, JNJ markets more than 100 drugs in 125 countries. This provides them with them protection of a large market share and also prevents any potential damage from individual patent expirations.

You can receive more information on this stock and 6 others in our free report when you sign up to take advantage of the investment strategies presented in *Personal Finance*.

The unique list of investments in our free report can provide you with the protection you need to avoid the aftermath from the Fed's sub-par decision making.

What Sets Us Apart

At Personal Finance, we don't hire journalists.
We only hire specialized experts, who are some of the sharpest minds in the industry, to run our 11 premium advisories. It is because of them that I can bring you the investing ideas that you can't find anywhere else.

Our experts don't follow what the mass population is doing. They spend hours combing over and analyzing annual reports, calling CEOs, attending conferences, studying trade publications, and more.

The folks here at *Personal Finance* base all of their hard work on one thing - making money for our subscribers. And our subscribers only stay with us if our advice brings them success.

Given our record number of subscribers, I'd say they're doing quite well.

There's no better time than now for you to join them.

Our Subscriber "Millionaire Club"

Personal Finance has created a "club" of millionaires for over 38 years.

We all can agree that from 2002 to 2012, most investors suffered some serious losses. After all, that time period included the worst stock market crash since the Great Depression.

But instead of suffering the same losses everyone else did, *Personal Finance* subscribers more than doubled their money.

In fact, anyone who had invested $100,000 using *Personal Finance*'s recommendations back in 2002 would have grown their investment to $247,822 as of July 2012.

Unlike the other financial advice you'll find out there, we do what no one else is doing. By the time you hear about what you should do on TV or other financial sites, the information is already a waste of your time.

One thing that we do that makes us different is going against what most investors do. We buy investments when everyone else is ready to sell.

A common mistake is for people to sell when news is bad, when they're discouraged. That's actually when you should buy because prices are lowest when news is bad. And on the flip side, you should sell when news is good because that's when prices will be at their highest.

Our success, and our subscriber's success, is based on being a trend setter not a follower as most other news and information try to make you into.

It's through this strategy that we brought triple-digit returns to our investors in the 1990's.

To mention just a few, we provided our subscribers with gains like 503% with Pacific Century, 2,012% with Softbank, 293% with Cisco, 525% on Sony, 454% on KLA-Tencor, 349% with Winstar Communications.

When we knew that the market would top out in 1999, we were able to prepare our subscribers to leave the market and preserve their wealth.

During 2000 to 2002, the bear market caused stocks to drop by 35%. In spite of this, those with *Personal Finance* portfolios gained 20.8% per year. Some of our success stories include making 327% with ExxonMobil, 98% with Autozone, 52% with ACE Limited, 52% with Tricon Global and much more.

If you were a subscriber at that time and had invested $100,000, you would have emerged from that bear market $176,300 wealthier.

When the bull market returned from 2003 to 2007, we experienced even more success. Our picks included winners such as 455% with Great Plains Energy, 117% with Cardinal Health, 150% with Schlumberger, 103% with Nabors Industries… and many others.

And if you want to know what is currently in our stock portfolio, you'll find gains of…

- 517% in Canadian energy
- 87% in consumer staples
- 651% in electric utilities
- 76% in pharmaceuticals
- 213% in real estate
- 159% in gas pipelines… and many more.

Overall, 35 stocks in our Personal Finance Scoreboard have increased by more than 100%. And another 24 are yielding above 8%.

This is exactly why I want you to take advantage of our special offer today. Protect your money and increase your wealth in spite of an uncertain economic forecast.

Get In Now and Save 60%

The general public will pay $99 per year for *Personal Finance*.

But you and I both know that you're not the general public. If you've read this far, you've already taken a step that they haven't. You know that in order to make money with your investments, you need someone in your corner to guide you.

Today we are making a one-time offer to people just like you - our special charter subscription for just $39.95

That works out to less than the price of one latte a month or $.11 per day. At this low, introductory price, you'll receive:

- 24 issues
- Special Alerts
- Weekly Market Updates
- Full access to all of the information on our subscriber-only website

And don't forget your free report, the ***Crash Protection Package***, that can protect you from uncertain times and give you access to tips and strategies that will earn you income while the average investor struggles to break even.

We've never offered *Personal Finance* at the low rate of $39.95. I have to admit that I can't guarantee that we'll ever do it again. But there is something than I can guarantee….

You will have a full year to decide whether or not *Personal Finance* is right for you. If you decide that our money-making tips aren't enough for you, all you have to do is simply call our customer service department and we'll send you a 100% refund.

You can even wait until the last day of your subscription to cancel and we'll still honor the refund. You'll even get to keep your free report as our way of saying thanks for trying our service at no charge to you.

Get Access to Our Research Today

When you sign up for *Personal Finance*, you gain access to all of the research, advice, past issues, and special reports that we offer to our subscribers.

I also want to make sure you know that you'll receive 2 issues of Personal Finance per month. That's twice as much content as you would receive from other investment advisories.

You'll not only receive a digital version of our issues via email but we'll also mail you our 12-page print issues to your home.

We also have a lot of projects we're working on to put in upcoming issues that you won't want to miss. The sooner you have access to our research and investment specialists, the better you'll fair during these uncertain economic times.

Remember, you have nothing to lose by giving us a try. Our risk-free offer is good for the full year of your subscription and you can cancel for a 100% refund at anytime.

I think you'll be amazed at how much information you will have available to you at such a low price.

Click here [insert link] to start profiting from our advice today.

Sincerely,

Roger Conrad
Chief Strategist, *Personal Finance*

P.S. ***The Energy Market's Silent Tsunami and Your Guide to Survive Then Thrive*** is the perfect companion to our ***Crash Protection Package***. Inside you'll discover two more picks that you need to invest in now to enhance your future wealth. The securities highlighted in this report are set to grow even as the ability to extract from our traditional oil fields declines. Take advantage of our offer right now and I'll include this second report for free!

Click here now and start your risk-free trial subscription today. [insert link]

Resources Used

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