Conservatives Love Him...

IRS HATES HIM

For Showing More Than 20,000 Americans How To Generate Tax-Free Income that Run In the $1,000s.

The rich ex-talk host I want you to meet is not a terrorist.

He collects wine -- and Porsches -- not weapons. And when he was still on CNBC and CNN with his weekly show, he talked mostly about how to make more money in the markets.

So why might he end up as the next "tax enemy #1" for IRS bullies?

Because right now, this man is ready to show millions of Americans a perfectly legal way to get paid piles of income every month -- 100% tax free. As in, "the IRS can't touch a nickel."

And it's not just a little bit of income, either.

So far, we're talking about as many as three tax-free checks a month... for a total of 36 tax-free checks per year... and that's just the tip of the iceberg.

Anybody could do this, he says.

And he should know, because he's not only a retired financial TV show host. He also used to run a $1 billion fixed income fund himself, for rich investors.

And get this -- he got rich enough himself to retire at the ripe young age of 36.

So what's he been doing with his free time?

It turns out... *he's showing Americans to get the ultimate "revenge" on the taxman... by legally collecting up to 36 **tax-free** income checks per year... backed by the U.S. government itself.*

And of course, all without breaking a single law.

We wanted to find out how this works, so we sat down with Neil to find out.

We met at a small French restaurant near my office.

And what Neil told me nearly knocked me out of my seat.

Before I tell you what he said, however...

I should explain to you why Neil's name sounds so familiar.

See, Neil used to host financial TV show every week -- first on the Financial News Network and later on CNBC. He also used to do weekly reports on NBC, CBS, and CNN.

He was also the Chief Editor of a newsletter called *Personal Finance,* back when they had over 100,000 subscribers. And for eight years, Neil also had his own syndicated financial radio show.

As you can see, it's no accident that people listen when Neil talks money.

And it doesn't stop there. Straight out of college, he was recruited by Merrill Lynch... first to work in their Vienna office... then London... and then New York.

He's been a finance professor... a bond trader... and a fund manager, including a stint as the head of a $1 billion fund that specialized in fixed income.

He's worked on six continents... (because "Antarctica has nothing to trade" he told me)... and once, he even saved the Central Bank of New Zealand. That's a story all by itself.

What I'm saying is, I've never met anybody who knows this much about money.

That's why I was so eager to hear his tax-free income secret. Given the IRS scandal that's going on right now in Washington, I'm sure you're going to want to hear this too.

Here's how Neil began, during our private meeting...

*"Right now I'm obsessed with this strategy I call 'Box 8 Dividends.' Have you heard about these? It's not stock income at all. Instead, it's a way you or anybody else can collect up to **triple** the income stocks pay — and all of it tax-free."*

Now, I know as much as anybody... the IRS always gets their cut, eventually. And any income that someone calls "tax-free" has to come with a catch. It either has to be illegal or risky, right?

But it turns out there's not a thing that's sketchy or illegal about it.

There's even a Supreme Court ruling from 2008 that makes this possible.

In fact, that's where the "Box 8 Dividend" gets its name — from a phrase in the tax code that makes these specific payouts 100% free of federal income tax.

Says Neil...

"My wealthier investing friends love it, because their tax rates are so high... and this perfectly

legal move gives them a special way to get around that, at least on this very specific kind of "Box 8 Dividend" income. The thing is anybody can collect these checks. It's extremely easy. "

And the income really can pile up as much as **three times faster** than it does with stocks.

Today, I'm going to share what Neil revealed — including a way you could start now and collect up to three "Box 8 Dividend" checks every month for the rest of the coming year.

That works out to 36 extra income checks per year. Again, it's all tax-free. And even backed by a track record of payouts that's more solid than a lot of stocks or “safe” corporate bonds.

Let me show you how this works...

Truly Tax-Free Income

The first thing you need to know is that collecting "Box 8 Dividends" is dead simple.

You can move on them as easily as buying or selling any stock. And even though rich people love them, you don't need to be rich to get the income checks they offer.

These checks go out once a month. So with the three moves Neil's found, that works out to three monthly payouts... for up to 36 payouts per year... for as long as you like.

And thanks to the legal ruling I just told you about, all that income is *completely free* of federal tax obligations. You take in the money without owing a nickel to the government.

Obviously, that's a big deal. Especially now.

Remember, in last year's "fiscal cliff" deal, Congress and the White House raised taxes. And not just on the rich. Right now **eight out of 10 Americans** pay more out of each paycheck.

If you're at the very top, you're looking at giving 39.6% of your income to the IRS. Slap on the new 3.8% Obamacare tax, and the very top rate jumps to a whopping 43.4%.

That's a lot to give up.

But with these tax-free "Box 8 Dividends," it's like getting sweet revenge. Because — by law — the IRS can't touch the income this move pays. It's 100% free of federal taxes.

And here's the thing...

You DON'T Have to

Be Rich to Benefit

Any time you get to keep to three times more retirement wealth, that's a good thing. That's what makes the "Box 8 Dividend" one of my favorite plays. A lot of my richer friends are big fans too.

There's even a recent study that says about **two-thirds** of investors with $25 million or more to invest... *regularly turn to these kinds of "Box 8 Dividend" moves to pile up even more.*

That's a pretty big endorsement right there.

But you don't need to miss out on the benefits. "Box 8 Dividend" income checks are easy enough for anybody to collect, even if they've got a more modest bank account.

Let me show you how that compares...

	401k's/IRAs	Roth IRAs	"Box 8 Dividends"
Truly Tax-Free Income*	No	Yes	Yes
Tax-Free Compounding	No	Yes	Yes
Early Withdrawals	No	Yes	Yes
Unlimited Contributions	No	No	Yes
Instant Monthly Income	No	No	Yes

As in no federal income taxes due, not now... not ever.

To be clear, it's great that a lot of Americans have access to conventional plans like IRAs and 401(k)s. At least it gives them *some* protection against taxes... and *some* way to pile up wealth.

But if something else can offer you even more, isn't it worth paying attention? Because that's exactly what these "Box 8 Dividends" could do, as you can see in this chart.

They just have advantages the others just can't offer.

For instance, say you've got a 401(k) or an IRA. The income that piles up is "tax-deferred." That's not the same as "tax-free." It simply means you don't pay taxes on it now, but you *will* pay later.

That's guaranteed.

Roth IRAs look a little better because money can pile up tax-free. But except for special cases, you can't touch that money until you retire. What's more, you can only put so much in each year.

With the "Box 8 Dividend" approach, the income is *also* truly tax-free... but unlike the any of the other moves, you can use your "Box 8 Dividend" checks right now.

As in... immediately.

Even as the monthly checks land in your account.

Also, unlike the other moves, with the "Box 8 Dividend," there is no "penalty for early withdrawal." And there's no limit on how much you can put in.

I'm sure you know these other plans cut you off if you try to put away too much in a single year. But with "Box 8 Dividends," you can put in as much as you like, whenever you like.

It's really that simple.

That's another reason this is so popular with wealthy Americans. But again, this isn't just for rich folks. That's why I'm telling everyone to look at this move. And it's not just me or Neil saying so.

AOL Daily Finance recently said...

> ***"[The 'Box 8 Dividend' strategy] has actually gotten more attractive... yet because it's perceived as being strictly for rich people, many ordinary Americans never think twice about it..."***

Then listen to this, as they go on to say...

> ***['Box 8 Dividends'] could be the answer for many folks trying to make their money work harder for them."***

And then there's this in *USA Today*, which is even more blunt...

> **"You don't have to be rich to cash in on ['Box 8**

Dividends']..."

I'd say that's pretty clear, wouldn't you?

And remember, with the moves Neil's found, you could collect up to three of these tax-free checks every month. That's 36 tax-free checks per year. That sounds pretty good to me.

I'm sure it sounds good to you too. But now maybe you're asking *which three "Box 8" plays* Neil is talking about. After all, there are literally thousands of "Box 8 Dividends" to choose from.

Some are much better than others. That's why Neil says he's narrowed the field to *these three* in particular. Let me show them to you now...

36 Tax-Free Income Checks Every Year — Starting Now

To start, once you've factored in the tax-free boost, we're talking about three moves with equivalent yields that run as high as **10.72%** ... **10.81%** ... and **11.04%,** respectively.

Consider your average Dow stock pays 2.58%... if it pays income at all. That's before taxes. After you pay a cut to the IRS, it's even less. And we're only talking about the average stock.

Some of the best-known Dow stocks — companies like Pfizer, General Electric, AMEX, Cisco and others — offer pretax yields that are less than 1%. That doesn't even beat inflation.

U.S. Treasuries are even worse, paying a measly 0.2%. And your average bank account barely pays even 0.1%. Again, we're still talking *pretax.*

After taxes, you'll give up even more of *that* paltry income.

Not so, though, with these "Box 8 Dividend" moves. Federal taxes simply don't apply. That allows equivalent yields to soar much higher. Which could mean your income piles up faster too.

Faster income means you get paid back principal faster. It means compounding could work that much faster in your favor. And because it's monthly, it means you wait less between payouts.

What about risk?

You might think that has to go hand in hand with higher income, but not necessarily with the "Box 8 Dividend" play. In fact, a lot of evidence suggests the opposite.

Let me show you what I mean...

"Light Years Less Risk Than Blue Chip Stocks or Corporate Bonds"

For one thing, markets show that investments that pay dividends every month — instead of every three months, like many stocks do — tend to be more stable.

Paying monthly is what all three of my favorite "Box 8" plays do.

But even if you look back over market history, these "Box 8" moves have an impressive track record. Especially when you compare them with regular stocks or corporate bonds.

How so?

Ask yourself this: How many companies went bankrupt in the bust after 2008? And even now, how many companies would think nothing of defaulting on their bondholders?

When markets get into trouble, you'd be surprised. Consider that in 2002, the default rate for corporate bonds hit over **16%.** And in 2009, nearly **14%** of bonds still stopped paying.

If that doesn't sound like a lot to you, compare it with the default rate for "Box 8 Dividend" payers.

Kiplinger reported this — the default rate for these kinds of moves is just *0.3%* since 2010.

From 1970–2000, it's even better — just 0.04%.

In other words, *99.96% of these "Box 8 Dividend" plays kept right on paying out income.*

And they did it at a time that included five years of Vietnam... the Watergate scandal... an oil shortage and the '73 market collapse... Reagan getting shot... a crash for gold and property... the S&L banking crisis... the Clinton scandal and the Asian currency bust... and the list goes on.

Yet "Box 8 Dividend" checks kept on landing in mail boxes.

Not all income stocks or corporate bond payers can make the same claim.

Practically a Perfect Record

Obviously, that kind of reliability matters, especially if you're getting set to retire. Or even more importantly, if you're *already* retired. One bad downturn could be devastating.

Yet I like how *Forbes* put it when they reported...

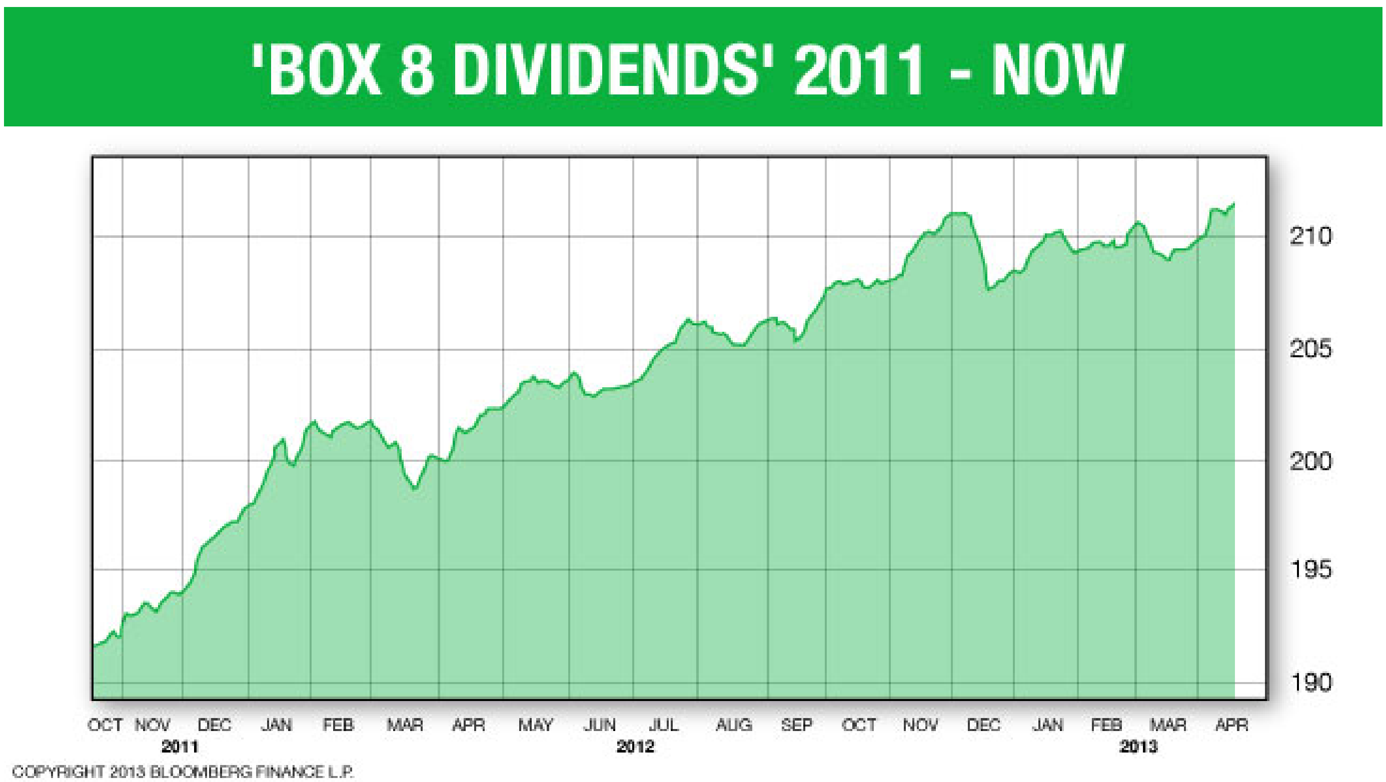
"...[Box 8 Dividend plays] often act defensively in bear markets."

As the old saying goes, "I've never met a man who went broke with regular checks coming in."

And that's precisely my point — planning for income means planning for reliability *and* high yields at the same time. You can't have one without the other.

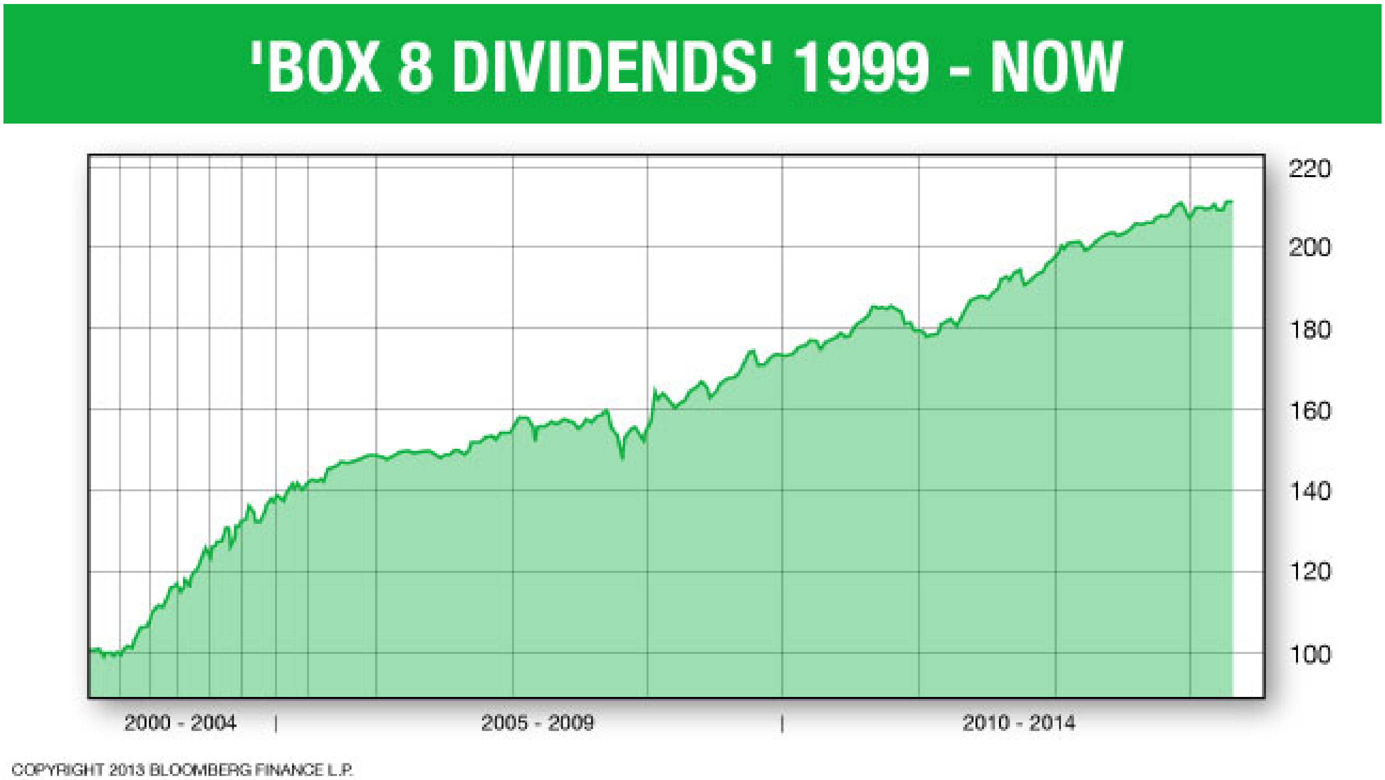
That's why I like these "Box 8 Dividend" plays so much. They can churn out both income yields *and* gains... in a very impressive combination.

Take a look at this next chart and you'll see what I mean...



This shows you the gains "Box 8 Dividends" have posted since October 2011. As you can see, it's quite a run.

If you go back to 1999, it gets even better...



It's nearly a straight climb, even during the "dot-com" bust. Even during the Sept. 11 attacks. Even during the subprime mortgage crisis, the property bust and the 2008 stock market collapse.

This is only as far back as it's been a tracked index by Standard & Poor's too.

But "Box 8 Dividends" have actually been around much longer.

Looking back 20 years, you'll see *17 years* of gains... *and they're not letting up.*

In 2012 alone, investors poured **$51 billion** into these "Box 8 Dividend" plays. According to Business Insider, America's richest bond investor has even doubled his holdings.

In fact, "Box 8 Dividends" represent this rich investor's *single biggest investment move* in the last seven years! And I'm absolutely convinced there's more to come.

Especially with taxes going up... especially with Obamacare fees kicking in... and especially with the Fed even more committed to low interest rates. It's like a perfect storm that could easily drive "Box 8 Dividend" gains even higher, at least over the coming year... if not longer.

So which three moves are we talking about?

As I said, the first "Box 8" play offers an equivalent yield as high as **10.72%.**

If you could find a bank that pays that well, it would be a miracle. But of course, this isn't a bank. It's not a stock, either. It's actually something better than both...

Even Better Than 11% Dividends

Not only does this first “Box 8” move offer nearly an **11%** equivalent yield, but it also offers gains — just like a stock — and some pretty impressive gains too.

From its very start, this first move has gone up **817%.**

The second "Box 8 Dividend" also offers out a tax-free equivalent yield that's as good as getting **10.81%** on the dollar. But looking back over the last 10 years, it's also up **112%**.

That's more than double every dollar, piling up equivalent tax-free yields at a rate that's more than triple your average income-paying stock on the Dow.

And then there's my third "Box 8 Dividend" move. As I said, this one offers an equivalent yield of **11.04%**. You'll have a hard time finding that kind of income anywhere.

But this move has also **shot up 13%** over the last year... with a **65.5%** gain over the last five years... and it's **up 143.9%** over the last 10 years.

You could follow just one or two of these moves. You could follow all three. Either way, you could just watch the income pile up every month. It's a great combination.

Now, you might also be asking — why would *the government* want to support this?

After all, the "tax-free" factor has to be unpopular at least. Even controversial.

Frankly, it has been.

In fact, Congress and the White House both tried to shut down "Box 8 Dividend" programs plenty of times. But the Supreme Court has stepped in over and over to stop them.

See, the secret behind the "Box 8" clause that lets this happen... is that the feds are simply bribing private investors to back projects the government otherwise couldn't afford.

In other words, instead of hiking up taxes even higher... or selling more IOUs to China and Japan... the "Box 8 Dividend" option is one of the few other ways government can build cash.

The market comes looking for the "Box 8" income... and all the potential share gains... and in turn, government gets market funding for projects, instead of directly hitting up taxpayers.

The court simply argues that "Box 8 Dividend" payouts are too integrated to cut. So even though the IRS and bureaucrats would love to freeze these tax-free payouts, the law won't allow it.

I don't see that changing anytime soon.

So anybody who cares about retirement income needs to pay attention.

That's why I'd like to let you in on a secret.

You see, the day that Neil George told us about this "Box 8" move, I was so impressed that I immediately asked him to create a brand-new research report on the subject.

I call it this report, ***The "Box 8 Dividend": How to Collect up to 36 "Supersized" Income Checks This Year***... and I want to send it to you right now, absolutely free.

Inside, you'll find out how to tap into all three of the "Box 8" moves Neil mentioned. You find the names of each and what they pay. You'll also see how easy it is to get started with each move.

All three of these "Box 8 Dividend" moves pay monthly. That means you could collect your first "Box 8" income check days from now... and up to 36 checks each year.

Neil's new report is yours to keep. It's free.

I'll show you how to send for a copy in just a second.

But first, Neil went on to show us two more surprise income moves in his interview.

I'm almost certain they'll be as new to you as they were to me.

Let me share these next two income moves with you now...

The High-Yield Bond Anybody Can Own

One "other" thing wealthy investors like to do for income is own quality corporate bonds. They're often considered "safer" than stocks. And bonds have been great the last 10 years.

But the thing is... *not everybody can afford to own them.*

After all, some of the top-quality bonds out there go for $1,000 a share... and you can't buy them in blocs of less than tens of thousands or even *millions* of shares!

That's why getting the income and safety bonds offer is usually something you have to leave to big insurance companies, pension funds and big bond traders.

But those benefits are typically way out of reach for most Americans.

So what can you do?

There's always the bond fund — but not many of these offer you the same performance.

And that's where what Neil calls the "minibond" come into play.

What are "minibonds"?

They're a simple way for you to enjoy the same benefits that big-time traders and very rich investors get from regular top-quality bonds — at a miserly fraction of the big-bond costs.

Basically, it's a bond that's re-engineered to look and act like a stock. And instead of high bond prices, "minibonds" are priced within easy reach — usually about $25 or less a share.

Regular companies issue these "minibonds."

They even trade like stocks — and they're listed on the New York Stock Exchange.

However, they're not stocks at all. "Minibonds" are actually real bonds. But unlike bonds, they don't cost $1,000 each, and you don't need to call up a bond trader to act on them.

Most regular investors don't know they exist, yet the yields can be fantastic.

In fact, sometimes the "minibonds" beat what you might see in the underlying shares.

I'll give you one quick example.

In February 2009, a lot of investors were watching Disney shares.

And sure enough, Disney's stock had locked into a steady climb.

The income wasn't much. Yields hovered around 1% or lower for most of the next two years. But the shares were up nearly 93%. That's **94%** altogether. Not bad, right?

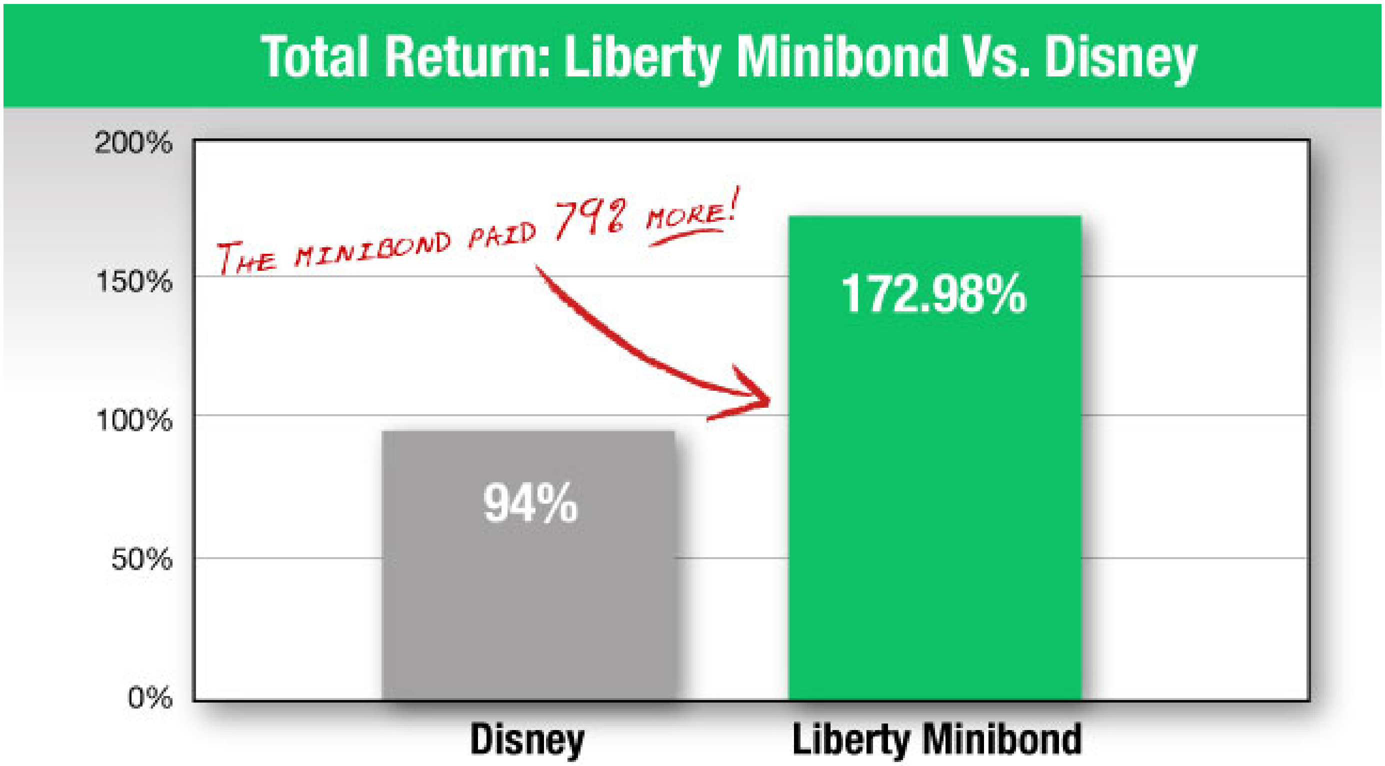
But around that same time, Neil tells us, he came across Liberty Media.

Like Disney, Liberty is also a huge player in media.

They helped launch the Discovery Channel and Court TV. Now they own stakes in Time Warner, Viacom, Sirius XM Radio, Sprint, QVC and other brands that I'm sure you already know.

But unlike Disney, Liberty offered a "minibond" that paid out $3.36 per share. With the Liberty "minibond" going for just $9.51... that's a **35.3% dividend.**

What's more, Liberty's "minibond" value shot up **138%** over that same period.



That's a combined return of **172.98%** for Liberty against 94% for Disney.

Can you see the advantage here?

Here's one more thing — picking out a “minibond” like this is much easier than picking out a “stock.” How so? Think about it. When you look at a stock, you're considering a lot of factors.

You might start with the headline news. Maybe you'll move over to reading up on the company financials. Maybe you'll try to find out everything you can about the CEO.

For Disney, you also needed to know what movies they had coming out... and what your kids would watch... and how their theme parks were holding up in the recession.

But because the Liberty Media "minibond" really is more like a regular bond — even at a fraction of the bond price — all you really needed to know is how good they are at paying debts.

It's that easy.

A Ford Motors "minibond" Neil found worked even better.

Maybe you remember how Chrysler and GM effectively got nationalized by Obama. And in February 2009, it looked like the same would happen to Ford. It traded around $3.10 at the time.

You could have seen a **729% gain** when it shot up to $25.70. You also could have seen a staggeringly huge yield of 60.88%.

Those who got in at the right time made a killing.

What's more, these little-known "minibonds" tend to hold up in rough markets.

Take Goldman Sachs in 2010. From April–July, government inquests pounded the shares. Goldman fell from a high of $186.41 to a low of $129.50. That's a drop of nearly 31%.

But guess what happened to Goldman's "minibond." Not only did it hold steady, but it inched up over those same weeks. It even paid out a modest 1.6% dividend.

That's a heck of a lot better than taking a loss, don't you think?

The same happened with Rupert Murdoch's company, News Corp. A phone hacking scandal slammed the shares. They fell from $18.80 to $13.27 in just over nine weeks.

Meanwhile, what about News Corp.'s "minibonds"? They lost just 2%.

That's barely a rounding error.

And remember how Bank of America's shares got gobsmacked that same summer? From mid-April to the end of August, they fell from about $20 to $12.18.

Yet Bank of America's lesser-known "minibond" was up nearly 5% by September.

The point is that in some cases, these obscure "minibonds" could be even better than the underlying shares of the *same* company. And remember, "minibonds" are still priced like stocks.

Where regular bonds could go for $1,000 each, these "minibonds" go for about $25.

That's exactly how it is with the three "minibonds" Neil likes now.

For instance, the first "minibond" Neil follows comes from a household-name telecom company. You could also buy this company's stock. In fact, a lot of investors do. It's a household name.

What many don't know is how much more you could get **paid** to own it.

See, if you only own the shares, you don't get a dividend at all. But with this company's "minibond," you're looking at a fat yield of **7.1%**, with checks that get mailed out four times a year.

And then you've got the other two "minibonds" Neil's watching.

Both are insurance companies, and that's no accident.

As I'm sure you know, insurance companies are usually rolling in extra cash. This cash is called the "float." Insurers use the "float" to invest and to expand their balance sheets.

That's why a lot of wealthy investors love these plays.

But right now insurance companies have got more cash coming in than usual. Why? If you've got insurance yourself, you know — a lot of them have just hiked up their premiums.

They say they've got to deal with rising health care costs.

They even say it's because they're getting ready for Obamacare in 2014.

But the truth is most insurers have seen their costs go *down* not up. And profits in insurance are soaring too. Next year — by law — they'll also add *tens of millions* of new premium payers.

So insurers are actually seeing a boom!

In fact, one of the ones Neil watches closely is already growing at a double-digit clip. They've got very little debt. And they've got lots more cash to invest.

You won't get paid more than about 1% to own their regular shares. But this same company's "minibond" is doling out a healthy **7%** dividend.

It gets even better with the second insurer. It's also a household name. In fact, they've been in the business now for over 160 years. They count thousands of America's best companies as clients.

They too have very little debt and lots of cash.

While their regular shares pay just 1.9% dividends, their "minibonds" offer a whopping **7.4%.** payout. Again, that's a huge difference.

Just to be clear, these "minibonds" offer a kind of bondlike security... plus higher-than-usual yields... yet with all the ease of owning a regular stock.

So let me ask *you* something...

Why Isn't Everybody Doing This?

For one thing, most "minibond" plays are just too small for regular bond traders.

For another, owning them is so much like owning regular stocks, your average broker just isn't paying attention.

But either way, that's good news.

See, it turns out the low profile helps keep "minibond" yields up, even in a down market.

That's key if you care about collecting income for the long haul.

That's why I've also asked Neil to share all his "minibond" research in a **second** free report.

We call this second report ***Better Than Bonds: High Yields at a Fraction of the Price*.**

Inside, you'll find the names of the three "minibond" moves Neil tracks right now. He'll show you how to find these moves, hidden right alongside some of your favorite American stocks.

And you'll see for yourself how to get some of Wall Street's best companies to dole out more, just by turning to these lesser-known, easy-to-own "minibond" plays.

Naturally, this second report is also yours to keep, no questions asked.

In fact, it's just part of the whole library of research reports I've asked Neil to share.

We call this reports library the **"Shadow Pension Tool Kit."**

In includes the "Box 8 Dividend' and "minibond" reports we've just talked about.

But It Also Gives You 5 Reports Total... And All Free

I'll show you how to send for this free tool kit in just a second.

Some of the moves you'll find inside are all about lasting, long-term income. Others reveal how you could find income *right now,* with immediate cash payers you could start following today.

Already, you're looking at up to 36 tax-free "Box 8 Dividend" checks... plus another 12 potential "minibond" payouts, each year... and then there's even more I can share.

With all five reports, you're already looking at enough valuable ideas to show you a lifetime of worry-free income. And again, all five reports in the kit are yours free.

All I need to send them to you is your permission.

You'll find out more at the end of this presentation. But before you do, let me share *one more little-known* income secret that Neil gave us that afternoon during our meeting.

With this one, it turns out you could collect pension cash from America's biggest companies... and even the U.S. government... even if you've *never* worked for either one.

How to Draw "Piggyback" Income From America's Biggest Pensions

I'll repeat — you could collect both government- and corporate-sourced *pension money...* even if you've never worked for either one. And even if you already collect income from an existing pension or some other kind of retirement setup.

How so?

Neil calls this next move the "Piggyback Pension." It's not just a common stock dividend. It's actually like sneaking onto a pension payroll, and claiming a cut of pension-sourced cash.

But aren't most pension funds drying up? Yes they are... but not everywhere.

It might surprise you, but in the U.S., nearly half of all Fortune 100 companies still offer pensions. Most energy companies, drug companies and some manufacturing companies still offer pensions.

Out of the 500 companies listed on the S&P, 338 offer defined-benefit pension plans. There's even been new talk that some top tech companies could start offering pensions too.

Just on the S&P, over $1.3 trillion sits in their pension accounts.

And that's nothing compared with the pile of *government* pension cash.

Listen to this — according to *USA Today*, over 21,000 federal employees get six-figure retirement pensions. That includes 79 retired congressmen.

It also includes retired drug agents... retired tax collectors... retired FBI agents... retired government dentists and doctors... all collecting over $100,000 per year in pension income.

USA Today even found a retired government zoologist who gets $162,000 a year... for life!

Just in the last year, the U.S. government sent out *$70 billion* in pension checks. And the list of ex-government employees who will collect government pensions just keeps getting bigger.

That might make you mad if you're sick of paying taxes.

But let's face facts, government pensions won't go away anytime soon.

So the real question we need to ask is *who's going to manage all those pension assets before they get paid out to retirees?* The assets can't just sit there. Then need to be invested.

And you'd better believe it's not some government accountant who does that.

It's not Ben Bernanke or someone at the Treasury or the Federal Reserve, either.

And it's not your congressman.

See, what both government and Fortune 500 pension operators do is hire *third-party asset management companies* to look over those huge piles of pension assets for them.

Right now, about **$20 trillion** sits in managed pension funds worldwide.

U.S. pension assets account for about $10 trillion of that total. And a cash pile that big generates management fees the way the sun throws off sunlight.

But Neil can show you how to get a cut of those fees.

Think about this. Nearly half of America's giant pension pool sits with just 200 of the largest major asset management companies. And they're raking in pension management fees hand over fist.

These pension managers *also* pay income to their shareholders.

What's more, those fees are NOT based on performance. They're simply based on the size of the accounts, not performance. So the bigger the accounts get, the bigger the fees get.

Obama's new budget already has federal workers socking away more toward their pensions. And millions of workers, private and public, are looking to retire later too.

So those funds under management could bloom even bigger. My point is, as long as government and Fortune 500 pensions obligations exist, this could keep on paying out income.

How much of a payout?

It depends on which American pension manager we're looking at.

As I said, a couple hundred companies do this. But just a handful sit at the top.

Neil's current favorite is a total powerhouse. They dominate the pension market. They also run four out of five of the core funds in the federal government's "thrift savings plan" or TSP.

Just to give you some perspective, the TSP has over *4.5 million* members.

CBS News calls it, **"...easily the best... retirement plan in the country."**

But the best part for us is that TSP also pays out a fortune in asset management fees — largely to this powerhouse firm I'm telling you about. And some of this fee income goes into dividends.

Of course, this same firm also has thousands of private clients... including AT&T, Sears, Siemens, Boeing and Merrill Lynch, to name a few. They also pay into the pool of dividend cash.

Plus, the firm manages pension assets for other governments... including the pensions for the Chinese Communist Party! All told, his one mega-firm manages 6% of *all the financial assets in the world.*

The point is, they make big bucks on all the pension assets out there.

Then they turn around and share a handsome chunk of that to their shareholders.

Since last year, the combined "fee dividend" and market gains are **50.4%**.

That crushes the performance of 15 well-known small and midcap index funds... it beats 10 of Wall Street's top bond index funds.... and it devastates the S&P's real historical average, which — when you go all the way back — is a measly 5.85%.

You can see the difference.

The bottom line is classic stock dividends are no longer enough.

If you care anything at all about retirement income, you *need* to look at alternatives like this.

Think of it this way...

Statistically speaking, you have a 50% chance of living until you're 87 years old... and up to age 90 if you're a woman... even if you're at your retirement age right now.

That's great — but you have to plan for it.

That's why Neil likes to focus so much on these higher yields.

Could This Replace Regular Pensions, IRAs and Even Boring 401(k)s?

With moves like this available — and all the pressures mounting these days for current and future retirees — you simply can't afford to count on the "old school" approach to income anymore.

Economist Teresa Ghilarducci worked under President Bill Clinton, helping to oversee retirement and pension programs. She also wrote a book recently on American retirement plans.

What did she recently tell *The New York Times*?

"To maintain living standards into old age," she says, "[You now] need roughly 20 times our annual income in financial wealth."

You've got to ask yourself, how are you doing so far? Because only about half of Americans still think they'll have enough income and savings when they retire. And most of them are wrong

As of 2010, only one-quarter of American retirees have more than $30,000 saved. And in a USA Today *poll, half of interviewed retirees said they might outlive their money.*

In fact, one in four older workers actually DID run out of retirement savings after 2008.

Imagine How Much Worse It Could Get Before Our Children Retire!

Even CNBC says, **"Consumers are facing higher prices at every turn — interest rates, food, apparel and now gasoline, all are on the rise."**

My point is the world has changed. You cannot pretend it hasn't. But one thing you can do, if you care about this outcome, is change the approach you adhere to.

That's why I've also asked Neil to create a third free report.

We call it ***The 'Piggyback Strategy: How to Get Paid by America's Biggest Pensions***. It shows you exactly how to tap into the "piggyback pension."

And again, it's just one of five special reports that comes with your free **"Shadow Pension"** tool kit. In all, you could see as many as 116 new income payouts this year.

That includes the **36 payouts** from Neil's "Box 8 Dividend" strategy, where you could use a special legal "cheat" to build up double or triple the monthly dividend income.

It also includes up to **12 extra payouts** using "minibonds," a low-cost, high-yielding bond that could pay you double or more what the same company's shares might pay.

And then there's the **16 payouts** and potential gains from the "Piggyback Pension" — your backdoor access to pensions from America's richest companies and the U.S. government.

Plus, you'll find another **52 extra income checks** worth collecting inside.

Again, that's 116 extra income payouts total — all found in the five reports I'll send you — and I'm offering to send you this entire research set, absolutely free.

I'll send you the entire research set, absolutely free.

It's yours to keep, no questions asked.

Just Let Me Ask You One Small Favor in Return

So far, you've heard about a handful of new ways to collect income.

And now it's *my* turn to show you something more.

More specifically, I'd like to make an exciting announcement — one I think you'll like very much.

You see, for the last four years, we've also shown thousands of Americans how to get more income. That's how long we've published our popular newsletter, ***Lifetime Income Report****.*

So far, we have an excellent track record, too.

For instance, 32 of our 38 open recommendations right now are showing gains. And they're paying effective yields as high as 9.49%... 11.34%... 12.26%... 18.01%... and 19.82%.

In fact, we're showing 22 open plays with effective yields of 5% or higher.

Keep in mind, that's just the income. And we are, after all, an income letter. Our open plays — which I can't name for you here — offer their shareholders a total of *175 income payouts per year.*

That's a lot of checks. It works out to about 14.6 dividend checks per month.

But we like gains too, and we're also showing plenty. On all our open *Lifetime Income Report* plays, we're also seeing an *average gain* of 39.85% on each play.

Some of our gains run as high as 198.7% and 207.5%.

As I write this, our cumulative gain so far this year is a whopping ***1,568.8%***

On our closed *Lifetime Income Report* plays for 2013, we' averaged gains of 35.64%...

In 2012, our closed *Lifetime Income Report* plays averaged 31.65%...

In 2011, our closed plays averaged 45.31% gains...

In 2009 and 2010, both rough years for a lot of American investors, the *Lifetime Income Report* opportunities we reported on were showing average gains of 15.7% and 23%, respectively.

Those are just the gains.

Of course, they all paid income too — with some doling out as much as $8.77... $9.64... $10.19... and $15.29 per share. Naturally, we're very proud of that record.

And I was proud to show it to Neil, too.

Especially because I knew it would help convince Neil *to come out of retirement* so we could ask him to take on a very special role... *and that's what I'd like to announce to you today.*

You see, I have invited Neil — with all his media and investment background and success — to *take over* the top research position here at ***Lifetime Income Report.***

And I'm happy to say, he accepted my offer.

That's why I'm writing you now.

See, I'd like to invite you to join now too, for all the world-class income research Neil brings to our table. What's more, *I've made it so you can enjoy all this free for up to 24 issues.*

That's right. Free.

I'll explain how that works in just a second.

But before I do, I have to tell you that I haven't been this excited about what we expect to accomplish for ***Lifetime Income Report*** readers since we *first launched it* in 2009.

Even though we've been able to show them quite a bit already.

For instance, just listen to what paid-up subscriber **Barry Lanham** wrote in to say...

> **"I'm averaging about 12% dividends. I started actively trading last May within a Fidelity 401(k) and have been getting a good education... In a few months, I will probably cut the number of services [I use] in half to focus on the ones with the best fit. *Lifetime Income* will probably be one of them."**

Then there's paid-up subscriber **Steven Mortin**, who says...

> **"*Lifetime Income Report* provides the best combination of current dividend as well as future dividend growth... I wish you would offer a lifetime subscription option."**

And paid-up subscriber **Richard Siedler** reports...

> **"I am doing very well. I am a small investor and am not able to invest much so I have to be very choosey with which recommendations I invest... thanks for all the hard work you do."**

I have an inbox jammed full of these kinds of messages.

But with someone like Neil on board, I'm confident we're set to produce the best income research available anywhere. Maybe even better than anything we've produced before.

And I want to do everything I can to make sure you're on board now, while it's still early.

All you have to do is accept the invitation at the end of this presentation.

You'll find a button below. When you click, it will take you to a page where you can read a list of everything you get when you sign on. I hope you'll take advantage while you can.

But I won't pressure you — you can skim the list yourself to see if you agree.

If you decide to accept, just let me know.

To start, I'll immediately rush you your free research.

You'll get all three reports in the "**Shadow Pension Tool Kit**" we talked about. Plus three more I'm about to share. And again, this entire tool kit is yours to keep.

No questions asked and no extra charge.

Then, every month, Neil will send you brand-new income ideas... including moves that could easily double and triple the income returns you see others get.

Every week, we'll also rush you market alerts... about new income moves on the radar... about big market changes... and about everything else Neil's watching to help you lock in a rich retirement.

For the last four years, our commitment has always been to show our **Lifetime Income Report** *readers how to crush traditional sources of "work free" retirement income — CDs, money market and Treasuries — by delivering you the world's best collection of fast-growing, frequent-paying, yet hidden income plays. We remain committed to that goal.*

And if we fail to deliver?

That's simple — your entire trial subscription is on me.

You'll have up to 24 months to make up your mind.

Try our ***Lifetime Income Report*** for at least one year. Maybe even two.

With Neil's help, I think you'll love what you find.

You'll at least love what you find free in your free "**Shadow Pension Tool Kit."**

Again, all five reports in this tool kit are yours to keep.

We'll show you how to collect more checks, more often. We'll show you how to compound income faster too. And how to make each check much larger than you might think possible.

Neil and his team will do all the work.

All you'll need to do is spend a few minutes looking over the research they've put together in each report... each issue... and each alert. Neil will spell it all out for you in plain terms.

You can decide for yourself what to do next.

And you'll have plenty of opportunities to choose from.

What kinds of moves are we talking about?

How about one that pays you "rent" for life?

"Get Paid Like a Landlord... Without Owning Any Land"

Through good times and bad, it's been a classic strategy: Buy when prices are low and — instead of flipping them for a profit — lease the space as property demand goes up.

The good news is that Neil has found *four ways* you could do this... with no mortgages required, no going to zoning hearings or haggling with tenants and no leaky toilets to fix.

You don't need to own a single square inch of property to make this pay.

Listen to this...

Back in 2010, NBC news reported, **"Commercial real estate [rents] in D.C. are now the highest in the nation."** That was three years ago. And the trend has kept on going.

Here's what *The New York Times* said, as of March 12 *this* year: "**Retail rents... [have jumped] 42% from a year earlier.**"

And this isn't local. It's global, says Business Insider.

Office rental prices have exploded at a "steady clip" worldwide.

In fact, you're lucky you don't run a business in Beijing, *where rents shot up 75%!*

Warehouse rental costs are up. Factory rental prices are up. Even self-storage space rents are up. And of course, prices for apartment rentals have started climbing too.

The good news is you don't have to worry about getting priced out of this next boom. Because these four moves offer a way you could win regardless, with access to all this new rental income.

When real estate prices went down, these companies swooped in to pile up cheap assets. As they start rising, the rising rents are already swelling the tide of rental income.

How so? I'm sure you know about real estate investment trusts. Many have been reinvented since the 2008 bust. And Neil has found one that's paying out a whopping **12.3% dividend**.

That's before you factor in the "pass-through" tax benefits these trusts could offer.

He's also picked out another that's just $9 a share and pays out a hefty **10%** yield.

A third trust he's spotted collects rents — and pays dividends — on all those new dorms and lecture halls you see going up on college campuses. It's like getting paid by soaring tuitions.

What better way right now to turn real assets into real cash, especially without having to own the properties yourself? Some yields are already running into the double digits.

You can read all about it in Neil's fourth new research report. It's called, ***The Rent-Check Portfolio: Get Paid Like a Landlord for the Rest of Your Life***. And it's yours free.

Here's another you won't want to miss...

"Panic-Proof Dividends"

Europe. Congress. The White House.

They can sure make it tough for you to sleep easily. Especially when you're watching the markets bounce like a bungee jumper one panicky headline after another.

But is it really impossible to keep on getting paid, even as the rest of your peers run from the next stock market Apocalypse? Neil just laid out a strategy that says otherwise.

We haven't shared it yet with our ***Lifetime Income Report*** readers. But I'd like to share it with you now, in a fifth new research report we call ***Four Panic-Proof Dividends: Cash Cows for a Secure Retirement*****t**.

Over the last five years, one of these "cash cows" has already delivered out an *average* annual return of **33.7%**. And that's before you consider the hefty **7.6%** dividend.

Combined, that's enough to grow $10,000 a year into $169,308.

Neil has also found a "cash cow" move that gives you access to what we call "jet setter dividends." These are the surprising yields you can still find safely worldwide, once you know where to look.

For instance, Neil's second "cash cow" pays out a steady **7.5%** yield — but it's also up a staggering **2,577%** since it first got started back in 1993. That averages out to **129%** per year!

My point is these "cash cow" moves could be your best protection in any market... growing and compounding into greater wealth, even as they help cover the monthly bills.

You'll find up to 40 different annual income payouts in this new report alone. And of course, ***Four Panic-Proof Dividends: Cash Cows for a Secure Retirement*** is also yours to keep.

And again, this research report is just one of five that I've included in your **"Shadow Pension Tool Kit."** These are yours to claim right now, absolutely free.

Please Let Me Know Where to Send Your Five Free Reports

You really have nothing to lose by simply letting me send you the reports.

No matter what, you'll have that research to keep. And you'll have learned about 17 new and different ways to pick up income outside of the overheated market for income stocks.

All told, the reports alone could set you up with ***116 dividend payouts*** over the coming year.

That's an average of 1 check every 3 days.

[this number will be 365/(number of total payouts per year in premiums)]

All starting just days or weeks from right now.

In return, you'll pay nothing to keep the reports.

All I ask is that you also let me offer you a 100% Lifetime Guaranteed trial subscription to our highly praised income newsletter, ***Lifetime Income Report***, with Neil George at the helm.

We're already very proud of what we've helped our readers accomplish these last four years, but I'm even more excited now when I think of what Neil brings to the table.

Not only has he personally interviewed some of America's top CEOs on his TV and radio shows... but he's also helped manage that fixed-income *fund* worth over $1 billion.

In fact, income like we've talked about has been his *specialty* for the last 20 years.

Where else are you going to find that kind of intense income focus?

And as I said, Neil's also worked for top financial organizations, including Merrill Lynch, InvesTech and others. And in such places as Vienna, London, New York, and across Asia.

If there's untapped yield out there, Neil knows where to find it.

At one point, Neil put together a debt deal that saved the central bank of New Zealand. It worked so well they called him in to do it again for Ireland and Denmark.

He still helps his parents manage their retirement money..

He's even taught finance for 14 years, as an adjunct professor in Shanghai.

I haven't told you this yet, but Neil is also an entrepreneur. He started his first business when he was in seventh grade, detailing luxury cars. *He had clients and employees and ran it for years.*

Here's my favorite part — Neil is still *just 48 years old, yet he made enough to retire years ago. So unlike a lot of income "gurus," Neil knows firsthand what it means to plan for income.*

In short, I can't imagine a better man to take over our ***Lifetime Income Report***.

That's why I urge you to accept my invitation and let me start sending you ***Lifetime Income Report*** with Neil in his brand-new role as our editor-in-chief.

I can promise you he'll help you find income moves you didn't even know existed.

Things like...

- *The single best way to tap America's new gush of oil income. Staggering new finds in North Dakota and Texas are making "master limited partnership" shareholders rich... you'll see how.*

- *A "17% bank account" Neil's already telling readers about. It's not really a bank, but it certainly does look like a great place to park money for better-than-0% compounding.*

- *How to get a 10.4% dividend in the next new American growth market (Hint: It's right around the corner... and just over the last 12 months, it's already given out a gain of 38.5%.*

- *The No. 1 way to cash in on Obamacare for a nearly 20%. D-Day when American health care hits next year, in 2014. Here's a way to get ready... that could come with a steady payout.*

Of course, I'm giving you just a small sample.

Neil and I have gone through every one of his latest income finds.

We've talked front to back about how he finds and evaluates every single play. We've even talked about what he does himself as a retiree. And I'm convinced.

When you see howeasy it could be to triple your retirement income... while getting triple-digit gains on holdings... I think you'll be convinced quickly, too.

And what if I'm wrong?

You'll still have the protection of my 100% Lifetime Guarantee.

How's that going to work?

You Don't Pay a Thing Unless I Show You How to Retire <u>Worry-Free</u>

With this special invitation, you don't pay anything unless I show you how to retire worry-free.

It's that easy.

If you decide your monthly issues of *Lifetime Income Report...* and Neil's strategies for potentially doubling and tripling your retirement income... aren't for you, simply cancel for a full refund.

You'll have the entire duration of your subscription to decide.

Lifetime Income Report is available for either one or two years. That's 12 or 24 months of issues. Either way, if you ever change your mind, you can simply call me and ask for a full refund.

I'll cut a check to cover your full subscription price, no questions asked.

How much would you pay for the potential to earn a lifetime of "work-free" income?

Before you decide, let me show you what else you get when you subscribe.

First, you'll *immediately* receive your FREE **"Shadow Pension Library**."

This library comes with five reports, including...

✓ **<u>Special New Report #1</u>: *The "Box 8 Dividend": How to Collect up to 36 "Supersized" Income Checks This Year*** — Where you'll discover how to line up as many as three tax-free checks a month — for 36 tax-free payouts per year — while piling up income up to three times faster the average regular stock pays.

- **Special New Report #2**: ***Better Than Bonds: High Yields at a Fraction of the Price*** — Which unveils the secret of three "minibond" plays, for high-quality yields like bonds pay, but at a fraction of the price.

- **Special New Report #3**: ***The "Piggyback Strategy": How to Get Paid by America's Biggest Pensions*** — This is real pension-sourced cash from America's biggest companies and the U.S. government, paid out up to 16 times a year, even if you've never worked for either a day in your life.

- **Special New Report #4**: ***The Rent-Check Portfolio: Get Paid Like a Landlord for the Rest of Your Life*** —Inside, you'll find not just one, but four different ways to get paid "rent" on properties you don't even own as rental steam income soars on American offices, factories and warehouses.

- **Special New Report #5: Four Panic-Proof Dividends: Cash Cows for a Secure Retirement** — Even as your peers sandbag their wealth for the next Stock Market Apocalypse (SMA), you could keep on raking in double-digit yields. At least one of these has already averaged 35.6% every year since 2008!

We value our research reports at $30 each.

That puts the total value for this library at $150.

However, nobody will be allowed to buy even one of these reports outside of this special deal.

Instead, I want you to have all five of them free.

These are yours to keep no matter what.

Even if you decide to cancel for a full refund.

And then, of course, you'll get Neil's latest research every month in your regular issues of our ***Lifetime Income Report***.

Take the entire life of your subscription to look it over.

Even if you get to the last issue and decide it wasn't for you, go ahead and cancel for a **full** refund. You can still keep everything you've received, no questions asked.

Doesn't that sound like a fair deal?

Let me make it even better.

See, you and I both know you could look at any TV financial program to get a list of "everyday" income. So in every single issue of ***Lifetime Income Report***, Neil aims much higher.

For one, he's dedicated to helping you find much higher yields than most regular stocks pay. He believes — and so do we — that vanilla dividends are no longer enough these days.

And then there's the strict "stress test" that Neil himself created.

As soon as you get your first look at ***Lifetime Income Report*,** you'll see how Neil's unique approach will help you isolate exactly three specific kinds of market income...

- First, he shows you what he calls the **"Cash Cows."** These are the companies with heavy cash flows and lots of money to dole out — right now — to their shareholders.

- Second, Neil shows you his favorite **"Long Haulers."** These are proven plays that promise steady, *long-term* income... but also pack lots of high-growth potential into the shares.

- And finally, Neil reveals what he calls the **"Nibbler"** plays. This is where you'll find future income blockbuster stocks, with high yields *and* high possible gains in the shares.

With this approach, we can safely promise that if you don't see at least 10% yields or better on some of these plays throughout the year... if you don't see the potential for the healthy monthly paychecks like we promised... or you think Neil isn't delivering for any reason whatsoever... you can cancel at any time, right up to your very last issue, and still get a **full refund**. That's every penny you paid toward your trial subscription, returned promptly and with no questions asked.

You'll still get to keep everything, even after your refund. That includes all five reports in your tool kit... and all the issues you've received... including all the income secrets Neil unveils.

So now what's this really worth to you?

Before you answer, there's still more. Aside from your regular monthly issues and the free **"Shadow Pension Tool Kit**"... you'll also get *52 weeks* of Neil's weekly ***Lifetime Income*** alerts. This way, you won't miss a single update, a single buy or sell alert or a single breaking bit of news.

Plus, the moment you sign on, we'll also send you a private password for our ***Lifetime Income Report*** member's-only website. Once you log on, you'll also find instant downloads of all your special reports... a full set of all the past research letters... all the weekly alerts... and my entire open model portfolio.

Altogether, our estimates put the value of the weekly income alerts... the website... and the extra download reports... plus all your monthly issues and your **"Shadow Pension Tool Kit"**... at a total value of $249. Even at that price, all this plus a potential lifetime of extra income is a steal.

However, a full year of monthly ***Lifetime Income Report*** issues is usually just $99.

For two years, it's usually $198.

And you still won't even pay that much.

To help welcome Neil on board, we ask you for only $89 for a full two years of issues. And for a single year — 12 months of **Lifetime Income Report** *— you'll pay just $49.*

That's just 94 cents a week — for what could add up to a lifetime of worry-free income.

(A two-year trial is even better... at just *86 cents* per week.)

Either way, I think you'll agree this is an unbeatable deal.

In return, you'll get the world's best income market ideas every month... timely updates on our plays and special market alerts every week... plus, unlimited, around-the-clock access to the member website... and all five free reports in the **"Shadow Pension Tool Kit.**"

And again, all this is protected by my 100% money-back Lifetime Satisfaction Guarantee. That means you can cancel anytime for a full refund and still keep everything, no questions asked.

Before you decide, there's *one more gift* we want to include.

It's called **Income You Can Count On**.

This key "primer" report walks you through every step of Neil's approach to high-quality income. It's also a guide to get you up and running with your first issue of ***Lifetime Income Report.*** You won't pay anything extra for this sixth report.

It's a gift from us to you.

If you've ever wanted to get more serious about lining up income for retirement, this is a perfect opportunity for you to do it. Tell me you agree by accepting my invitation.

Choose one year, choose two.

You'll have plenty of time to see what ***Lifetime Income Report*** can do.

If you decide it's not for you... your entire subscription is on us.

It's that simple.

You won't find a better chance to pile up more "work-free" income anywhere.

So the sooner you let me hear from you, the better.

Just click the button below to see what I mean...

Joseph Schriefer
Publisher, Life Income Report
May 2013

P.S. Once you click the button, it will take you to a page that lists all the benefits we just talked about... all in one place. You will have plenty of time after you click to make up your mind.

Clicking through simply gives you that chance.

So let me hear from you now.

What It's Like to "Retire" at 36...

by Joseph Schriefer, Publisher

"I like to work," Neil said when we met.

That might sound funny to you coming from a guy who got rich enough to retire at 36 and who is still retired today.

But one look at his back story and you see he's not kidding.

Get this — Neil launched his first newsletter while he was still in second grade. In seventh grade, he launched his first business, detailing cars for everybody from funeral homes to the police force.

In his night job bagging groceries, he learned to love finance while reading his boss' *Wall Street Journal*. By 22, he had an MBA and a job with Merrill Lynch, working in Vienna.

They sent him to Geneva, London and New York. He's also worked in South Africa, Hong Kong and Beijing. In fact, Neil has worked for global banks and institutions on every continent except *Antarctica.*

He was there when the Chinese "went from uniforms to Armani suits overnight." He was in Cuba to have dinner with Fidel's brother Raul Castro. And he still gives finance lectures at the University of Shanghai, *China's version of MIT.*

Once, he helped save the central bank of New Zealand. He's also worked as a bond trader. And at one point, Neil managed a fixed-income fund worth over $1 billion. He's also been featured by *The Wall Street Journal, The New York Times, Money, BusinessWeek, Barron's,* and Bloomberg.

If you don't know him from that, you might recognize Neil from his weekly financial show on CNBC... his weekly reports on NBC, CNN and CBS... or his syndicated radio talk show, where he interviewed America's top CEOs and business leaders.

What's he doing now?

Neil collects wine and sports cars. He travels. He also helps his parents manage their retirement savings. "My parents got me here," says Neil, "They're both teachers. They taught me to look at work as a way to get paid to learn. I owe them everything for that."

But that's not all Neil does.

Even though he's still retired... Neil still digs deep in the markets for income secrets... and he's agreed to share his latest secrets with us.

Scroll up to listen or **click here** to jump straight to the details. Then make sure you stick around for the special announcement I'm ready to share... *because I think you'll like it very much.*

Joseph Schriefer,
Publisher, June 2013

Subscribe Now

You Can Review Your Order Before it's Final