

Enroll today and immediately start collecting "pension paychecks" every 12 days, for the rest of your life...

Retirement, Plan B:

Without doing a single moment's work, now you can legally sneak onto the "payroll" of over 1,000 of America's best companies...

- And collect a regular "Plan B Pension" check as often as every 12 days...**
- At any age and for as long as you like, even after you've already retired...**
- With nonstop annual incomes running as high as \$120,000 or more...**

Dear Friend,

Suppose you could collect up to \$120,000 in work-free 'paychecks' every single year.

Even if you're retired. At any age. And for as long as you like.

What I'll show you is that, thanks to a few little-publicized opportunities, *now you can*.

What's more, you can even pass this steady stream of annual cash that I'll introduce you to... to your spouse, to your children, even to your grandchildren.

In fact, many of America's richest families count on these "plans" to do exactly that for their own loved ones. What exactly are we talking about?

This technique goes by many names. I call it the "Plan B Pension."

As I said, this strategy rarely grabs the big headlines.

Even though it's the best "little-talked-about" retirement secret I've ever come across.

I'll show you how it works over the next five minutes. I'll also reveal why right now, in

the midst of the greatest market shakeout since the 1930s, this may be the best time in history for you to take a closer look at this secret.

Why? For one thing, "Plan B Pensions" have a proven track record over time.

They can easily outclass classic fixed-benefit pensions on reliability.

They can nearly double your market performance.

And "Plan B Pensions" give you many, many times more options for rebalancing your portfolio in a shifting market than you'll see in either the classic plans or more modern versions, like the 401(k) approach.

What's more, unlike those better-known approaches, with a "Plan B Pension," you'll never butt your head against age limits, withdrawal penalties or participation restrictions.

As long as you enroll, you can participate.

You don't have to work for anybody to get in.

You don't have to give away a piece of your paycheck every month either.

Once you set up your "Plan B Pension," it starts running itself.

You can start getting checks issued in your name every 12 days, on average. And getting this ball rolling can be as easy as opening a savings account.

In fact, I'll show you *six different "Plan B Pension" programs* you're invited to join right now. I'm not personally affiliated with any of them. But after a lot of research and analysis — all of which I'll share with you — these six moves are easily the best "Plan B" opportunities you'll find on the market today.

The report that details each of these six moves is yours to send for, at no charge. You can download it right after you read this or I can mail it to you. I show you how to set that up at the end of this letter.

And by the way, you don't need a lot of money to get started.

You can get into some of these "Plan B Pension" programs with as little as \$10.

And once you're set up, you could be collecting as many as 38 "Plan B Pension paychecks" each year... with your first in this lifelong stream of cash windfalls arriving in as little as two weeks from today.

Like a classic fixed-benefit pension, these checks can keep coming for as long as you need them... and long after you retire. And like a 401(k), with "Plan B Pensions," you can also get "matched" gains... where the "plan" owner actually kicks in some extra cash with each payout, just to reward you for participating in the "plan."

This chart shows how "Plan B Pensions" compare...

	"Plan B Pensions"	401(k) Plans	Classic Pensions
Market Options to Choose From?	Over 1,020+	Usually 3–5	Usually 3–5
Completely Automatic	Yes	Yes	Yes
Low Starting Amounts?	Yes	Yes	Yes
Matched Gains?	Yes	Yes	No
Pays Cash Nonstop For Life?	Yes	No	Yes
Proven Overall Performance?	Yes*	No	No
Start Anytime at Any Age?	Yes	No	No
Penalty-Free Withdrawals?	Yes	No	No
Immediate Cash Payouts?	Yes	No	No
Follows You Between Jobs?	Yes	No	No
Open to Nonemployees	Yes	No	No
Easy to Rebalance	Yes	No	No
No Plan Manager Required?	Yes	No	No

* "Plan B Pension" companies have proven responsible for over 50% of the gains of the S&P 500 over the last 28 years, in both up and down markets, and can yield as much as double the gains of index investing alone.

In some of these "plans," *you even get the chance to own shares in the stocks you've chosen at a fat discount to what others pay on the open market. That's like getting an instant gain, the day you buy shares.* It's also a special "perk" reserved only for members of these "plans."

What's more...

You Can Collect "Plan B Pension" Checks as Often as Every 12 Days

Even if you just stick with the six "Plan B Pension" opportunities I'll reveal to you... over the next five minutes... that alone could start you off with checks as frequent as every 12 days.

Let me show you more of these opportunities and you could start collecting even more often... and with even greater results. I'm ready to give you my research right now.

In fact, I'll send you the details on the six "Plan B Pension" moves I just mentioned at no charge. Just as soon as you give me your permission. Details on that in just a moment.

But first, let's take an even closer look at how doing this — using a "Plan B Pension" — can give anyone an advantage of the *much more common* moves most

of us are used to.

Take, for instance, the classic "defined-benefit" pension plan.

You know how these work. Or at least, you do if you've got a good memory. Because, you see, these same classic company pensions — given out like golden parachutes to parents and grandparents — *have all but disappeared today.*

In just the 10 years from 1994–2004, the total number of defined-benefit pension plans fell by half — from 59,000 to just 28,000. Today that number is even lower, with more old-school pensions set to get wiped out over the rest of 2009.

The idea of getting a "fixed-benefit" check for life was great. But a benefit that disappears when you need it is no benefit at all! Anyone who worked years for the promise of a classic pension got rooked. And now a lot of these people face hard times ahead.

The same is true if you were "duped" into accepting the modern-day alternative, the so-called 401(k). You know these plans all too well, I'm sure.

About 30 years ago, companies came up with 401(k) plans because they seemed like a great way to slash exposure to classic pension obligations... while giving employees a chance to manage their own retirements.

Guess what happened.

*Today, top economists are calling 401(k) plans a "failed experiment." And **The Wall Street Journal** recently reported that today's credit crunch has already wiped out over \$2 trillion in these 401(k) accounts alone — with more big slippage to come!*

Over 60% of Americans depend on 401(k) plans for retirement. Many have seen them lopped in half, with little time left to make up the lost ground.

What's more, with these more common kinds of plans, you can easily get stuck putting your eggs in only one basket, if you've worked with only one employer. Or two or three, at the most, if you've put in the years at more than one job.

That's not at all the case with a "Plan B Pension."

First of all, "Plan B Pensions" can move with you the day you get started. They're yours to control and yours to draw from whenever and wherever you like. You control the size of the checks. You control how many you get. You control how fast the wealth pile grows.

With no limits based on your age, whom you work for or how many of these programs you'd like to tap at one time. There are over 1,020 of these "Plan B Pension" plans in America.

You can enroll in as many of them as you like.

All at once or switching between them until you find ones you prefer.

It's literally up to you. And I can help you choose the best possible ones to follow,

starting with the six "Plan B Pension" opportunities I'm ready to name for you at the end of this letter.

You can collect "retirement paychecks" not just from one company... but from as many companies as you like... even the ones you've never worked for a single day in your life.

This is a "work-free" strategy. Except for the work you'll do to set it up — which is only about as much effort as it takes to set up a bank account.

It's really that simple. *Even though doing this now could give you astounding, life-lasting results.*

Here's something else...

How "Plan B Pensions" Can Double Your Wealth

Forbes reported a study...

Over the last 20 years, the types of market opportunities you'll find with a "Plan B Pension" strategy accounted for more than half of all the money made holding shares in the S&P 500.

In other words, "Plan B Pension" helped double the size of those gains over time.

Despite the '87 market bust... the S&L banking crisis and first Bush recession... the currency crash of '97 and the dot-com bubble... Sept. 11 and the start of this most recent real estate bust...

What's more, the best of these "Plan B Pension" programs just keep on paying straight through the current credit crunch. With checks that could be landing in your accounts right now.

And unlike typical pensions or 401(k)s, "Plan B Pensions" don't quit working for you when you retire. That is, you can keep putting money in and taking it out as you like.

Growing it, tweaking it, even spending it... as you see fit.

There's no penalty for early withdrawal.

And no age or employment restriction when you get in or out.

Start now, and even with just the six special moves I've promised to show you, you can already start collecting a "Plan B Pension" payout as often as every 12 days.

Plus, with many of these "Plan B Pension" plans, you can also...

Collect an Instant "Matching" Bonus With Each Payout

One big draw on 401(k) programs is supposed to be the "matching" dollars some companies throw in when employees use the plans to set money aside.

When it works, it's a great benefit. *But right now, cash-strapped companies have started slashing those "matching" benefits too.* Again, a benefit you don't get... is no benefit at all.

The thing is, "Plan B Pensions" also offer your own kind of "matching." Because many of the 1,020 "plans" you can choose from "match" your gains by as much as 10%... *with each regular payout.*

*Cash giveaway,
no questions asked*



This can be like "free money"... piled up on top of what you're already making.

Why would any "Plan B Pension" operator want to give you a bonus out his own pocket? Simple. When you participate in these "plans," the companies that back them get lots of benefits too.

A more stable share price. Long-term shareholder loyalty. A reliable pool of capital. A blue-chip reputation and market respectability. The list could go on.

And in exchange for that loyalty and stability... especially when we're looking at unpredictable markets that could last for years to come... they're willing to pay out of their massive, tucked-away cash piles to "thank" you for staying on board.

Maybe you're thinking only a few lucky insiders or elite market players can wiggle their way onto these "Plan B Pension" payrolls. But anyone can do this. Just by taking the steps I'll show you to get on board.

It works at any age or income level. With starting amounts as little as \$10. And work-free, meaning you don't have to work for or even be directly associated with any of these companies in *any other way* to participate.

The Do-It-Yourself Retirement Strategy That Can Put Thousands of Dollars Into Your Account Every Month

Some Americans quietly use this "personal pension" to beef up the regular retirement pensions they already collect... others use it to quit working and retire well before 65... still more use it to

replace typical sponsored retirement strategies completely, while "personal pension" incomes as high as \$120,000 and higher... for as long as they desire.

Kim Kundra collected **\$11,611 in one month**. And the same again 30 days later. And then two checks, each for nearly \$12,000 over the next eight weeks after that.

Gary Malina's "personal pension" so far placed **checks worth \$22,919 into his account** — not once but twice this year, along with at least two more checks, each worth more than \$21,500.

Paul Meure's last monthly "personal pension paycheck" **gave him \$16,074**.

As of October, just one of the companies in **Mike Pressman's "personal pension" had already paid him \$65,269**.

Larry Piero's latest "personal pension paycheck" **clocked in at just under \$26,993**. And that's only one of several he'll collect this year.

John Harrington just collected \$16,336 on one of his "personal pension paychecks." Tom Skane took in **\$33,920 all in one go**. And Gerald Amoss clocked in with **\$42,052**.

And in each case, these amounts are just a small glimpse of the totals they'll collect this year... even after everything that's already happened on Wall Street.

There's zero limit on how many of these income streams you lock in at once...

Two, three... a dozen.

It's really up to you to mix and match them to your liking. And the door is open to you, once you know how to enroll. Get set up now and you could start receiving checks immediately.

*(For the six opportunities I'll show you, that next payout date is **June 19, 2009**).*

The Ultimate Retirement Recovery Plan

Before you start jumping to conclusions, don't think that "Plan B Pensions" have anything to do with the risky bond investing or measly T-Bill returns.

Nor do I want you to get it into your head that we're talking about tinkering with money markets, low-paying CDs, risking options, or questionable insurance annuity strategies.

"Plan B Pensions" have nothing to do with these.

Instead, you're looking at more than 1,020 of these special "Plan B Pension" ways to directly draw income "paychecks" with the blessing of some of the biggest, most cash-rich and reliable companies in America. And over 600 of these dividend-compounding programs can also offer you the accelerated "instant matching" gains we've talked about.

Sure, not all "Plan B Pension" opportunities are right for everybody.

That's why I want to help you get started by sending you my full research on the six *carefully selected* "Plan B" moves that I've mentioned. You'll find all six detailed in my new report, called **The 10-Minute Retirement Recovery Plan: Six Easy Ways To Lock In Steady Income Checks For the Rest of Your Life.**

This is just one of the **three reports** you'll find in the full **"Plan B Retirement Library"** I want to send you. The whole set is yours right now, at no charge. I'm offering it to you free.

Just tell me where you'd like it mailed... or even better, follow the simple steps at the end of this letter so you can download it immediately, minutes from right now.

The first payout you can qualify for is due to come out very soon, and you can keep on drawing more checks as quickly as every 12 days after that, on average.

All told, the moves you'll read about in the report can total up to 38 checks this year... and each year that you decide to continue with what you'll read in my report.

Based on what I'll show you, you can do this without big risks. Without losing sleep over Wall Street catastrophes. Without giving yourself over to failed government retirement programs. And without breaking any rules or stepping on anybody's toes.

*The companies who want to pay you are just as eager for you to do this as you are to try it. And everything you need to decide for yourself, you'll find in your free copy of **The 10-Minute Retirement Recovery Plan: Six Easy Ways To Lock In Steady Income Checks For the Rest of Your Life.***

I'll show you how to send for it in just a moment.

But first...

Feeling "Rooked" By Wall Street? Here's how to get even...

When ex-Lehman Brothers boss Dick Fuld drove his firm into the ground, he got a \$35 million bonus. While Citigroup's Chuck Prince burned through billions, they handed him \$39.5 million. When they canned Merrill Lynch boss Stan O'Neal, his "go-away" package netted him \$161 million.

And what did you get? If anybody ever needed proof that bad companies have no qualms about stealing from the shareholders and divvying up the booty... they've had plenty over the last few months.

Yet as you read this, the *good companies* are still out there. Eager to prove they're well funded, in business to grow, and well positioned for the long haul. Though you'd never know it from the hype-hammered headlines. *And these are the companies that would still love to reward you for your loyalty, even more now than ever.*

Send for my new **"Plan B Retirement Library"** to find out how.

The Lifelong Income Secret That Couldn't Have Come at a Better Time

If you still think the "old school" plans will still deliver on their promises, just take another look at the wasted landscape of today's American financial scene...

The financial statements you don't want to open... the pile of backed-up credit card bills... wrecked housing values and disappearing jobs... impossible healthcare...

Even before the latest financial crisis, millions of Americans didn't even have a "Plan A" for retirement... let alone a "Plan B." The retirement savings of a typical Boomer, for instance, totals just \$38,000.

That's everything, even Social Security.

Even Boomers with money in 401(k) type plans have just \$88,000 set aside... *not enough to generate more than \$5,000 per year once they stop working.*

Could you live on \$5,000 a year?

But let's assume you're one of those smart individuals who did get ready. You started early. And you put your eggs where everybody said they would do just fine.

Energy. China. Index funds.

Only to see much of those short-term gains evaporate. Along with the equity you counted on in your house. Now that's gone too. College funds? Retirement funds? Pummeled beyond recognition... if not gone completely.

My point is this...

If you want security without sacrifice... if you need the income you counted on and then some... if you were counting on living at least as well as you do now, if not better...

Still think it's safe to count on the "old" way of retirement planning?

Across America, thousands of old school pensions have gone belly up. And the **Pension Benefit Guaranty Corp** — the government agency that insures those retirements — has already slipped over \$14 billion in the red. And this was before the stock market plunged!

401(k) plans, of course, aren't insured at all. With more than **\$2 trillion in those retirement accounts already gone**, it's not looking good. That money could simply be erased forever.

Meanwhile, D.C. bureaucrats continue to blow hundreds of billions more on one ill-planned bailout after another... while decimating the future spending power of every nickel you set aside.

Ten years from today, every \$100k you have saved could only get you as little as \$35,859 buys today... and in twice that time, it could be worth as little as \$12,859 is today. Without a matching rise in Social Security payouts.

Dignified health care? Forget about it. Luxurious retirement vacations? Beach houses? Big graduation blowouts for the grandkids? *Millions*

and if you want to have a prayer of leaving something for your grandchildren...

Then you can't count on anybody else.

You need another way to win back your financial security.

And I can't think of a smarter, better way for you to do this than by tapping into the power of "Plan B Pensions." Sooner rather than later. And you can do this

easily, starting with the six moves you'll find in your free copy of **The 10-Minute Retirement Recovery Plan: Six Easy Ways To Lock In Steady Income Checks For the Rest of Your Life.**

*Once you've had a chance to look that over, dig into the rest of the **three free reports** I want to send you in my new **"Plan B Retirement Library."***

This entire set is also yours at no charge. *And I'd love to get it into your hands, as quickly as possible, because I'm that eager for you to discover the rest of what you'll find inside...*

The Quick Retirement "Catch-up" Strategy Everybody Is Talking About

Doing what I'll show you is easy.

In fact, it's automatic.

You just set it up and the checks start coming. One after another, with a check arriving every 12 days on average — for up to 38 checks just in the next 12 months.

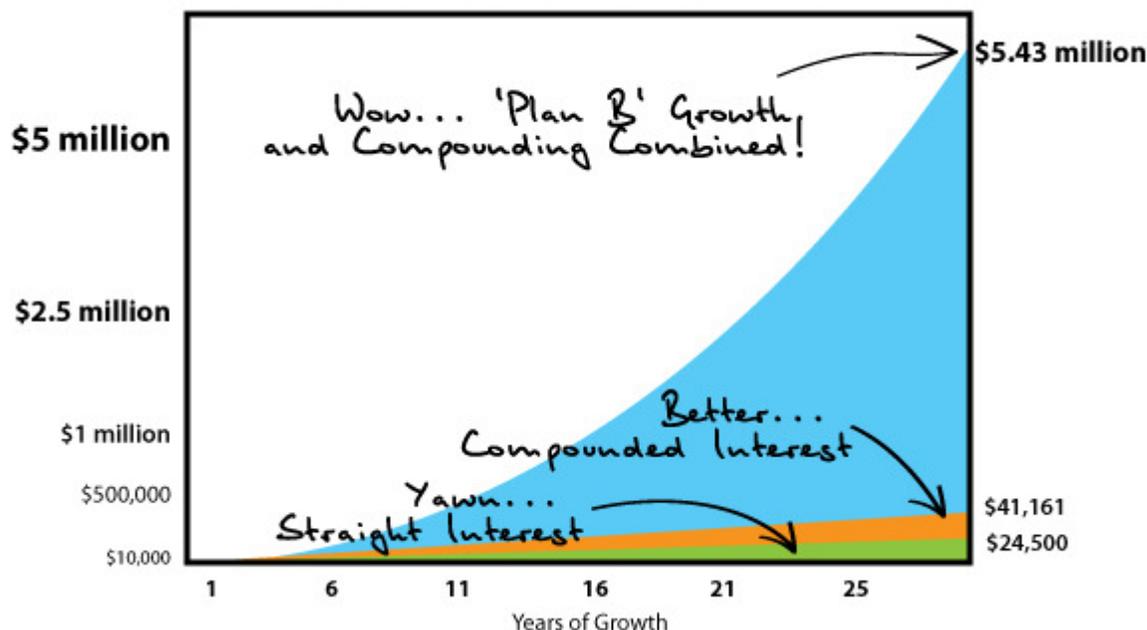
But what I find even better is the opportunity this will give you to pile up even more "future" wealth too. Especially once you factor in the combined growth and instant "matching" gains we've already talked about.

Take a look at this chart...

of Americans will be lucky if they can go to the grocery store without clutching a calculator in their hands.

Over the last 100 years, our own government has stolen more than 95.2 cents of purchasing power out of every dollar... just to fund their own waste... *and that's quickly made a long healthy retirement a liability in America!*

"Plan B" Grows Wealth 132 Times Faster



As you can see, a regular interest-paying account can take \$10,000 and more than double it. But it would take close to 30 years. Too long for even someone who starts early.

You'd get a slightly better result if you put that same \$10,000 in an account that compounds the interest. After the same period, you'd have over four times your money — \$10,000 growing into \$41,161.

But let's suppose you were to take a "Plan B Pension" approach.

All other things being equal — but with the steadily growing payouts we talked about — the "Plan B Pension" strategy could turn that \$10,000 into more than \$5.4 million.

I don't have to tell you that smashes the results on the more boring moves. But in case you don't feel like doing the math... that's a showing of more than 132 times better!

How Does Turning \$10,000 Into \$5.4 Million Sound?

What happens as the base size of your wealth grows, inside of the "Plan B Pension?" Naturally, the already large income stream — that is, each individual cash payout — *gets larger too*.

It's like packing 35 years of retirement planning... into just a few years.

I lay it all out for you in the "**Plan B Retirement Library**" I'll send. But before I show you how to download this library of **three** reports, let me just run through what we're looking at so far...

- "Plan B Pensions" let you "catch up" quickly, even after years of no savings
- They're perfectly legal, even **encouraged** by America's best companies
- There's no limit on how many of these income streams you're entitled to
- You get to decide exactly how big you want your regular "paychecks" to be
- You even decide how often and how many of these checks you'll receive
- This "plan" pays you cash right now — without touching your principal
- Even in a falling market, you can use this to fill your bank account
- There are no brokers or managers to go through (and no commissions)
- You do this without options, insurance annuities, or low-paying money markets
- You'll use, instead, a strategy preferred by countless millionaires
- You can get unique "instant matching" gains with each payout
- With this, your cash payouts grow over time, even if you don't put in another dime
- On top of the income, it's also one of the smartest ways to grow long-term wealth
- It's completely automatic — you just set it up once and it runs itself, cranking out your checks
- Market experts agree: "Plan B Pensions" are among the safest moves ever devised
- Done right, you can even collect all or part of your payouts "tax-free" — and I explain how in your free special reports.

As I said, there are over 1,020 of these special "plans" offered nationwide.

And more than 600 of them can offer you the sped-up "matching" gains I mentioned.

The sky's the limit on how many of these you lock into. Start collecting as many of these checks, in amounts only you help control, at any age and for as long as you like.

Without raising a single eyebrow, even though this can be...

Like Sneaking Your Own Fulltime

Salary From the Payrolls of America's Safest Companies

Wal-Mart, Procter & Gamble, and Johnson & Johnson... Chevron, Microsoft, and ExxonMobil... these are just a few of the well-known companies sending out "Plan B Pension" checks to individual members of their plans.

However, there are many more I can show you. Some you'll know. Others will sound new to you. But I don't pick and choose the opportunities I'll tell you about based on a popularity contest.

Rather, I use my own proprietary seven-point analysis system to find these moves.

In fact, I'm watching several that I'm ready to share with you right now.

And I'll happily share more with you as they come along.

In each case, thanks to my proprietary seven-point analysis system, I'm able to target moves that can give off steady streams of income. And quickly. In fact, these checks can start arriving in just a few days from right now — if you act quickly — starting with the next "Plan B Pension" payout date, **June 19, 2009**.

To collect, you don't have to be an employee of any of these companies.

You don't have to be an insider or sit on the company board.

You don't need to qualify according to age or employment status.

You only need to follow the simple steps — including filling out a simple form — which I explain to you in full in your free "Plan B Retirement Library" set of reports.

But I know what you're wondering.

Why these companies... and why now?

The Best Time for This Alternate Income Strategy in Two Decades

Before I start showing you these "Plan B" opportunities in detail, let's just pause for a second so I can put something critical into perspective — today's gloomy financial headlines.

There's no hiding the facts...

Everything from commodities to health care has taken a beating. As I write this, the Dow is down approximately 40%. Some with just months to go before retirement have seen

**How I Woke Up To
"Work-Free" Income**
by James Nelson

their market savings slashed by half or worse.

Meanwhile, we're talking over \$4 trillion in U.S. home equity evaporated since 2006. And a lot more downside to go over the rest of 2009 and possibly into 2010.

Yet this same *horrible* market offers you and me the best investment window in nearly 20 years for the kind of "Plan B Pension" strategy. How so?

See, while most publicly-traded companies constantly hunger for new shareholders — especially in today's massive sell-off environment — not all companies go about getting them in the same way.

Some count only on hype, headlines, and PR. Others drum up support with "buzz" on the trading floor. But there's another class of company that takes a different approach.

Instead of hopping on the stock-market treadmill, churning through wave after wave of new investors, these smarter companies look for "owner" shareholders... individuals who believe in the company and look like they'll stick around for the long haul.

And what kinds of companies are these?

Cash-rich. Well-established. Well-positioned. Safe and fundamentally solid. In the right industries at the right time. With a long history of doing good business, doling out cash as steady dividends, taking care of customers, and looking out for their shareholders.

Now, I know what you're thinking. Bonds and many funds pay income too. And that's true. Even if bonds typically only pay twice a year. And those funds, once a year.

And lots of companies pay dividends, some very high dividends. That's true too.

In fact, maybe you're familiar with the study from Ned Davis Research showing how, from 1972 to 2006, dividend paying companies in general did *two and a half times* better than companies that paid no income to shareholders.

But high dividends and even some medium dividend payers can also come with hidden levels of risk. What's more, many of them don't offer the added income growth and compounding advantages of the "Plan B Pension" plans I'm telling you

Frankly, I didn't always follow these kinds of "work-free" lifelong income stocks either. I cut my teeth early out of college, in the world of small-cap growth stocks.

But after years working closely with well-respected publications like **Penny Stock Fortunes**, **Bulletin Board Elite**, and even the famous **Options Hotline**...

I couldn't help but notice how different kinds of companies tended toward completely different kinds of relationships with their shareholders.

As one greedy company after another churned through shareholder dollars and piled up debt, I quickly developed a passion for those few businesses that stayed true to sound finance... and rewarded loyal shareholders who understood those same values.

Couple that with the piles of research that prove solid income-paying companies can hold portfolios together through *all kinds of markets*... and I decided on the spot to build the **Lifetime Income Report** for my readers.

*After a long time in the making, my new **Lifetime Income Report** research service is finally ready to share, along with all kinds of specific ways to draw both immediate and long-term "legacy" cash payouts.*

See the end of this letter to find out how to get started.

about today.

It's this special combination of income growth and compounding — a step beyond just collecting stock, bond, or fund income — that famous Wharton Professor Dr. Jeremy Siegel credits with producing a whopping 97% of all the real money made on the S&P 500.

Do most market amateurs know this? They do not.

Of course, when it comes to finding the best of these "Plan B Pension" paying companies, lots of market amateurs — and a few of the so-called pros — have no idea where to look.

On your own, separating the best from the worst can be work.

That's why I've developed my own carefully crafted approach...

How You Could Lock in Lifetime Income, Using My Strategic Seven-Point Filtering System

Obviously not all income-paying plans get cut from the same cloth. Not all fit the "Plan B Pension" model either. *That's why I've crafted what I consider the most **bulletproof filtering system** for finding reliable, consistent streams of market income...*

Filter #1: The Largest Income Yield That Still Makes Sense — Really high yields can signal far too much risk. Still, you can find some fat yields right now... paid out by some of the most fundamentally solid stocks on or off Wall Street. I don't stop looking once I find higher yields, *but I certainly start there.*

Filter #2: Bigger and Bigger Income Streams Over Time — What's even better than regular "Plan B Pension" payouts? Payouts that get bigger and bigger over time. Not only because they speed up your wealth accumulation, but also because they're an excellent sign of a well-managed "Plan B" opportunity.

Filter #3: Cash Payouts Like Clockwork — Checks that don't come aren't worth the paper they're not printed on. I stick with the "Plan B" opportunities that have a *long history* of paying out and paying on time. And I steer clear of those who don't.

Filter #4: Businesses Your Mother Could Love — Short-sighted market players may have forgotten what makes for a trustworthy stock, but it's just as basic as ever — lots of cash, very little or no debt, a steady flow of business, and low expense ratios. I don't touch anything that can't pass those benchmarks. And you shouldn't either.

Filter #5: The Right Industry For the Right Time — Let's face it. Some stocks work for the long term, and work hard. Others work best in some kinds of markets, and a little less than others. I don't try to time markets. But if something looks extra ripe for solid growth *and* can pay us cash payouts, I see no reason to hold back.

Filter #6: Payouts as Big as They're Supposed to Be — Some kinds of "Plan B" companies will have a lot of cash to fork over to you. Others, on a percentage basis, should fork over less. It depends on the businesses they're in. If they're paying more or less than they should, that's a red flag you have to know to watch for.

Filter #7: The Absolute Best Share Price — Even companies that can put steady cash in your pocket have a fair price. I don't recommend paying a nickel more when you don't have to.

It's no coincidence the most successful and well-known market mega-players in history favor these kinds of companies, in good markets and bad.

It's also no coincidence that right now, these companies are exactly the ones offering the biggest rewards to both new and loyal shareholders... with some of the biggest "Plan B Pension" payouts in 17 years... simply because, especially in this market, these income-payers are eager to attract the "best" kinds of shareholders possible.

It's really that simple. And I can start showing you how to find these companies right now, as soon as you're ready. With a brand new service I've just created, called the **Lifetime Income Report**.

This new service uses my special seven-point filtering strategy to find you the best income streams possible — including the "Plan B Pension" payouts we've talked about.

I'd like you to be one of the first to give **Lifetime Income Report** a try.

To help encourage you, not only will I rush you the free "**Plan B Retirement Library**"... I'll guarantee your satisfaction 100%... in not just one, but three very specific ways.

"Plan B Pension" Guaranteed Opportunity #1: **"Current Cash" You Can Start** **Spending Right Now**

What's the worst part about planning for tomorrow?

Having nothing left to spend right now.

The first thing I'll start showing you in my new **Lifetime Income Report** service is that it's possible for you to build future wealth... and still have *right-now* cash... at the same time.

No more punishing early-withdrawal fees. No nasty memos from 401(k) administrators. And you don't need to wait until you're 65 to get paid. This is money you can spend today.

(With your first check arriving as soon as 12 days from right now.)

You Could Get Cash Payouts as Often as Every 12 Days

The following list shows scheduled cash payout dates, based on past results, for the six "Plan B Pension" programs I've identified for you, in the **"Plan B Retirement Library"** I'd love to send:



* Dates with an asterisk have more than one payout.

In fact, as soon as you agree to try the new **Lifetime Income Report** research letter... and send for the free **"Plan B Retirement Library"** set of bonus reports... you'll find included a second report called, **Income You Can Count On**.

This is your instant primer to everything we'll do together, giving you a chance to piece together a whole fortress of income-driven financial security... while still tapping a stream of immediate cash income.

One of the first things I'll walk you through is what I call my "Current Cash" portfolio.

This is where I track income streams specifically designed to pay the largest possible immediate "Plan B" payouts. We'll use this portfolio to target faster growth and bigger income, right out of the gate.

*This is the "right now" part of the program you'll discover just as soon as you send for your FREE "Plan B Retirement Library"... and your "100% Triple-Guaranteed" trial issues of the **Lifetime Income Report**.*

But it gets even better...

"Plan B Pension" Guaranteed Opportunity #2: Self-Renewing Wealth, Even in Flat Markets

Have you ever noticed that some people just work too hard to get rich?

Think about it.

The wealthiest American families... the multi-millionaires and billionaires who hit the headlines... don't really work that much harder or longer than you.

Some even seem to get wealthier... doing nothing.

Except maybe letting their money make more money, all by itself.

How do they do it?

The thing is, using the secrets I'll show you in your FREE "Plan B Retirement Library" and in first issues of my new Lifetime Income Report research letter... you see how you too could also collect similar kinds of "no show" wealth.

Just like those wealth insiders.

Collect in your sleep. Collect long after you've retired. Collect from the front porch of your house on the beach... or the deck of your new sailboat or fishing cruiser.

How many times have you heard of someone who "sits on the board" of a half-dozen companies, raking in stock option riches while he trolls the golf courses and knocks back champagne at top clubs and restaurants?

The simple strategy you'll find in your FREE reports and first issues shows you the simple formula for putting together as many multiple work-free "paychecks."
Allowing you, too, to pile up lots of money that works so you don't have to...

Wealth That Never Retires

I call this kind of self-growing wealth "Legacy Income"...

In each issue of your trial subscription to the new **Lifetime Income Report** you'll find a second "Legacy Income" portfolio, designed to help you load up on this kind of wealth that can automatically continue to grow.

And no, don't think I'm just talking about the miracle of compound interest. That's an extremely powerful tool. **But this is better.** And it can work for you, much faster.

Einstein may have called compound interest "the most

powerful force in the Universe"... but this is like compound interest on steroids.

And my new **Lifetime Income Report** will make it simple for you to learn how it works, should you choose to try this yourself.

Not just with how to collect this kind of "Legacy Income" over time... or the "Current Cash" we talked about... but also in a third way, with something I can only call "Special Income."

"Plan B Pension" Guaranteed Opportunity #3: "Special Income" Others Leave On The Table

What's "Special Income?"

It's the pile of income payouts other investors simply leave on the table.

These little-talked-about income payout opportunities don't come on a schedule. You won't read about them much in the paper either, until they're already doled out and it's too late to collect.

But when you can tap these "special income" opportunities... it can be like getting a surprise windfall... a bonus... even a check from a wealthy relative or a fat premium on the sale of a big asset, like a luxury car or investment property.

The companies that offer you this special kind of income usually get the money themselves from winning a piece of corporate litigation, making a major sale, having an especially good financial quarter, and so on... in an unexpected glut of cash.

Naturally "special income" opportunities are harder to spot.

But then, there's that old saying... "It's amazing how lucky I get when I work 16 hours a day."

In other words, to catch a fat "special income" payout, you need to stand in the right place at the right time. *But if you let me do the research work for you, there's a good chance I can show you where to stand.*

The third portfolio you'll find when you try my brand new **Lifetime Income Report** service is what I call our "Special Income Portfolio"... and it's where I'll line up "special income" opportunities on the brink of spilling cash into shareholder accounts.

That's three different kinds of potential lifetime income I can start revealing to you immediately, the moment you let me know you're ready to get started.

From the short to long term.

And only the highest quality opportunities I can find...

My Six Favorite "Plan B Pension" Income Streams Right Now

You'll find my six favorite "Plan B Pension" payout programs right now... in your free copy of **The 10-Minute Retirement Recovery Plan: Six Easy Ways To Lock In Steady Income Checks For the Rest of Your Life**.

This free report is just one of the three reports included with your instant **"Plan B Retirement Library"** bonus. And it's yours at no charge whatsoever, the moment you accept my invitation.

Here's a small taste of the kinds of wealth moves you'll find inside...

- A North Carolina based "Plan B Pension" plan that's **increased the size of its cash payouts to members every year since 1978** — that's *30 years* straight — and that doesn't include the instant 5% gain you could make every time you use their zero-fee plan to pick up more shares
- Easily the most popular "Plan B Pension" opportunity in America, **this 39-year old company has sent its members cash "paychecks" each of the 458 months in a row...** and they've bumped up the amount in those checks 51 times since 1994
- A "Plan B Pension" plan that's **handed out cash payouts to its members steadily every year for the last 38 years straight**. And backed by a business that couldn't be safer, because they dominate 75% of the massive, worldwide market for the household product they make
- A "Plan B Pension" plan that the **London Financial Times** is calling a kind of safe haven in the latest global financial storm. **This one plan has steadily doled out bigger and bigger cash payouts to members, every year since 1997**
- A major play on the Brazil boom, with a **"Plan B Pension" plan that could give you nearly double-digit income**, with the safety of a solid energy company. This could easily be a way to pick streams of steady cash you can spend as you like
- A "Plan B Pension" play so popular, it has over \$3.8 billion in the program and offers regular cash payouts that are already 16% larger than they were in October of last year... for **a total of nearly 12% payouts on every dollar** you put in the program, regularly paid to your account.

Again, all six of these are fully detailed in your free copy of **The 10-Minute Retirement Recovery Plan: Six Easy Ways To Lock In Steady Income Checks For the Rest of Your Life** — which you're welcome to download or have mailed to you, the moment you sign on.

I can't wait for you to try this for yourself.

The Simple Secret That Could Pay Your Retirement Millions

Of course, you don't need to wait until you get your free reports to see the evidence behind this approach. For instance, let's say you had used the "Plan B Pension" strategy to pick up 160 shares of **Pepsi** in 1980.

It would have cost you \$4,000.

However, that amount would have automatically grown to over \$300,000 by 2004, without you investing another penny. **Not bad?**

Now let's try the same with **Philip Morris**... starting with the same dollar amount, which would have amounted to 58 shares. By the time you'd finished, your \$4,000 would have ballooned to nearly \$600,000... and over 4,300 shares.

Without you putting in an extra nickel.

Here's another one. Say you put \$5,000 into a company called **Terra Nitrogen** in 2003. That's 1,136 shares at the then-price of \$4.40 per share. *Today the share price has exploded to \$110 per share. Pretty good. But the "Plan B Pension" income on top of that could have exploded your \$5,000 into \$151,026 in just five years.*

Like I said, it's an almost perfect self-growing cycle.

Like a tree that waters and fertilizes itself.

Take a look at a few more...

- One of the moves I've tracked since Jan. 2005 would have grown every dollar you put in 155%. Not bad. But make that same move using a "Plan B Pension" strategy and you would have more than tripled your money, for a total net gain of 244.8%. Much better
- Another move I'm tracking has already issued enough "Plan B Pension" income checks... from 2003 until now... to cover *double* what it might have cost to get in... plus the shares in this one plan alone, over that same time period, also shot up another 329%. Even now, I see this as a steady income-payer for years to come
- One more of the many possible "Plan B Pensions" I've just tracked has cranked up the size of the income it pays out with every single check, steadily for the last 10 years... already, had you started getting your checks in 1998, you'd collect nearly 40% more *per check* right now, above what you earned when just getting started. It's like getting an automatic pay raise that you don't have to lift a finger to earn.

Over the last 80 years, regular stocks could have turned \$10,000 into about \$1,013,000. Fold in the kind of income that you can get with these kinds of "Plan B Pensions" and \$10,000 grows to a dazzling \$24,113,000.

← Radically Better Results!

And that includes results in all kinds of markets.

The Only Money Strategy That "Works" In Good Times or Bad

One study shows "Plan B Pension" companies can consistently double the gains other individuals get following the S&P 500 alone.

And not just in the "best" years, but over the period between 1970 and 2005... which included at least seven bear markets... a half-dozen wars and minor military skirmishes... on-again-off-again energy crises... countless rate hikes... and piles of political scandal...

Another study, from the University of Oregon, found that "Plan B Pension" companies consistently have more accurate accounting records... use their cash on hand more efficiently... get better deals when they buy equipment, materials and even other companies... and generally keep more of their promises to shareholders.

What's not to like?

In a down market, you'll see the market flock to "Plan B Pension" companies for cash. In up markets, "Plan B Pension" companies have even bigger cash piles to divvy up.

Even in a flat market, you can do well with a "Plan B Pension"... because it's the one way you can be sure that no matter what happens, you qualify to get paid.

Just looking at the last two decades, the kinds of moves you'll make with the "Plan B Pension" approach accounted for more than half of the total return on the S&P 500.

This is the best way to reward steady, cool-headed market players I know of.

It's wealth building on autopilot.

And yet...

You'd Be Stunned to Discover How Many Americans Miss Out on This Simple, Wealth-Boosting Step

This is so easy to set up, you'd be shocked to find out how many Americans don't ever discover how to put "Plan B Pensions" to work. But don't let that stop you from getting started.

Send for your free "**Plan B Retirement Library**" reports.

Look over your first issues of the **Lifetime Income Report**.

You'll see how this can work for you automatically, in a self-growing cycle of income. And likewise, how you can also use this approach to tap a stream of "right now" cash.

Your first check could arrive within days of right now — the next payout date as I write this is **June 19, 2009** — followed by as many as 38 checks, each and every year you decide to stick with this "Plan B Pension" strategy.

That's just the beginning.

Because you'll find even more of these opportunities... and others like them... as you dig into your introductory "100% Triple-Guaranteed" trial subscription to the **Lifetime Income Report**.

I hope you see why you need to seize this opportunity.

But just so we're clear on what you'd be giving up...

Let's Run Through All This One More Time

Everything you need will start arriving immediately.

First I'll rush you your FREE "**Plan B Retirement Library**," which gives you three full and detailed new research reports on how to get started immediately on collecting and building these endless streams of "Plan B Pension" income, *including...*



FREE "Plan B Pension" Payout Gift #1: **"Income You Can Count On"**

This is your full start-up guide to "Plan B Pensions" and other key kinds of work-free income. You'll discover exactly how this strategy works, how to set up one of these *lifelong* income streams in as little as 10 minutes, and how doing this can give you both cash right now and cash you can set aside for the future. **(Worth \$49, Yours FREE w/ Your Trial Subscription.)**



FREE "Plan B Pension" Payout Gift #2: **"Let Your Money Work For You: The Smart Investor's Secret Trick to Retiring With Millions"**

If you've ever wondered how "PWM" (People With Money) seem to get even richer while they sleep, you'll love discovering this technique. Anyone can do it, even without a fortune to start. It's automatic. And it's deceptively simple. Maybe you know a little about it already, but there's more I'm sure you don't. *Find the full details in this second special new report.* **(Worth \$49, Yours FREE w/ Your Trial Subscription.)**



FREE "Plan B Pension" Payout Gift #3: **"The 10-Minute Retirement Recovery Plan: Six Easy Ways To Lock In Steady Income Checks For the Rest of Your Life"**

When we first started pulling together this special invitation, I already had three of these unique "Plan B Pension" opportunities set aside for you to review. Since then, we found more... stopped the presses... and now you're getting all six of my latest, favorite new income-expanding picks. *You'll want to jump on these now while you can get in at the best possible moment.* Find all six steadily paying plays in this third special report. **(Worth \$49, Yours FREE w/ Your Trial Subscription.)**

That's a total of \$147 in special research reports... yours FREE.

And yours to keep, even if you cancel your trial subscription.

Download this full set of free reports immediately, and I'll also drop them in the mail for you. *And of course, you'll also receive...*

- ✓ **Your Own Private Lifetime Income Password** — I'll immediately see to it that you get your private password to our brand new, members-only **Lifetime Income Report** website,

where you can download past issues, pick up regular updates, and track our three special income portfolios *around the clock*.

- ✓ **Members-Only "Flash Alerts" To Make Sure You Don't Miss a Thing** — As part of your subscription, you'll immediately qualify for flash e-alerts that will keep you up to date on *anything* that impacts the plays in our three special portfolios. This way, you won't miss a beat between issues.

- ✓ **My Brand New Research Service, the Lifetime Income Report** — The crown jewel of this whole invitation, of course, is the never-before-offered **Lifetime Income Report**... where you'll find your pick of powerful streams of "work-free" income. Every issue names my latest recommendations, reveals my full research, and shows you exactly how to proceed. Plus, I'll always tell you exactly what's happening in the portfolios, from how to pick up piles of "current cash" payouts to how to continue to build your own steady stream of "legacy income." You'll find everything you need, month after month.

- ✓ And last but not least, you'll receive the legendary **Daily Reckoning** e-letter — now in its 10th year — delivered right to your inbox. You'll also get the paid members-only *Executive Series*, which includes **The 5 Min. Forecast** and **The Rude Awakening**, two exclusive e-letters with specific ideas on how to make more money today.

I know of no better way to have income *now* while still preserving your financial security... that's what you'll experience when you give the **Lifetime Income Report** a try.

This is the best possible thing you can do with your money.

Not just right now, but in any market.

And getting started right now couldn't be easier...

Just 27 Cents Per Day, For a Potential Lifetime of Income

With your "**Plan B Retirement Library**" alone... you're already getting almost \$150 in free research reports... that could be worth many times more, *even with your first payout check*.

And with the private members-only website... plus the flash alerts... and the trial issues of the **Lifetime Income Report**... let's just say that my publisher *usually* likes to charge as much as \$199 a year for this kind of thing.

And even at that price, I'd say that's an enormous value.

But here's the deal. I know this service is new. And I know you like to make your choices wisely... so here's what I've arranged: *if you cover the first half of your trial subscription, I'll cover the second half.*

In other words, to accept this special "early subscriber" invitation, you'll pay just \$99 — half of my publisher's preferred price — for a full *12-month* trial subscription to my brand new **Lifetime Income Report** research letter.

That works out to just 27 cents a day.

For research that could quickly put thousands of extra dollars in pocket... money every month... not to mention up to 38 "Plan B Pension" payout checks this year alone...plus the potential for several *hundred thousand dollars* added to your retirement nest down the road.

Doesn't that sound like a fair invitation?

Naturally, either way everything I mentioned above is included. And all three special reports in your "**Plan B Retirement Library**" are yours to keep. No matter what.

Triple-Guaranteed Satisfaction... ***Or All This is Yours Free!***

Just in case you still have any doubts, *see if this helps you decide...*

My Triple-Pronged No-Risk Guarantee

Send for the three reports in my "**Plan B Retirement Library**"... plus a full subscription to my brand new research letter, the **Lifetime Income Report**. Soak up the easy recommendations.

Promise #1: If you don't discover how to start collecting cash payouts within weeks of getting started... cancel and you'll immediately get a full refund.

Promise #2: If I don't show you how to lock in instant "Plan B Pension" gains on every payout you receive from the companies I'll name... plus how to use this to build long term wealth... cancel and still get a **full refund**.

Promise #3: Even if we get to your last issue of your full subscription, if you decide I just haven't done all that I've promised to help you find these kinds of special payouts... you

can still cancel and get a **full refund**, despite the late date.

No matter what, you'll keep everything.

This is a "lifetime" guarantee.

That is, you have the *full length* of your subscription to look everything over.

If the **Lifetime Income Report** isn't everything I've said it was, tell me and I'll send you a refund to cover your no-risk trial subscription.

You'll pay nothing and still keep everything.

Doesn't that sound fair? I hope so. Because this is one of the most airtight and generous guarantees around. I believe that much in what I'm about to send.

Of course, you can look everything over and decide for yourself.

*Just let me hear from you soon, before the next payout date — **June 19, 2009** — comes and goes.*

Use the button below to let me know what you want to do.

Sincerely,



Jim Nelson

*Editor, **The Lifetime Income Report***

February, 2009

P.S. The "Plan B Pension paychecks" you receive are yours to keep. And if you get started immediately, the first one could land in your account as early as **June 19, 2009**.

Once you've gotten started, the rest of this strategy runs on autopilot — your checks should keep on coming as often as every 12 days (or 38 checks per year) for as long as you like.

Tuck this away as emergency money. Use it to pay down your mortgage or do something fun. Use it to snap up Wall Street bargains. Or re-invest it right back into the plan, to speed up the wealth-growing cycle that much more.

Take a dream vacation. Help a grandchild pay for college. Or help your kids buy a first home. Put it toward that getaway place at the beach... or springtime in Paris... start the business you've always wanted to start... or throw the best anniversary party your spouse ever imagined.

How you use the money is really up to you.

But I need to hear from you before we can get started.

All you have to do is click the button below to get the ball rolling.

It's that easy.

P.P.S. Remember, this is a move you'll want to make quickly... before the window closes on any of the six moves I reveal for you in your free "**Plan B Retirement Library.**" The next issue date for one of the 38 checks going out this year is **June 19, 2009**. I hope to hear from you before then!

Click the link below for details...

SUBSCRIBE NOW!

Still have questions? See if this helps you decide...

Q: How hard is it to start?

A: Not hard at all. It can be as easy as buying a stock and filling out a one-page form. And you're not required to have worked for any of the "Plan B Pension" companies I'll tell you about in order to get started.

Q: How easy is a "Plan B Personal Pension" to manage?

A: Very. The plans issue the payouts to you automatically, as frequently as every 12 days on average. You can truly "set and forget" with this strategy, as the deposits pile up.

Q: How much would I have to commit to this strategy?

A: That's almost entirely up to you. Some of the "Plan B Pensions" have very small minimums. Some have ceilings. But you can add or cash out of as many of these "Plan B Paycheck" streams as you want over time, with no penalties for early withdrawal.

Q: How much can I collect in a year?

A: That's going to vary with how involved you want to get with this approach, but non-stop annual incomes as high as \$120,000 and higher aren't out of the question. And many of these "Plan B Pensions" actively increase their payouts each year.

Q: Do I have to retire to cash out?

A: Not at all. You can tap the cash in your "Plan B Pension" account at any time, no questions asked. What's more, you keep putting money into the account as long as

you like. You can also start this strategy at any age. And you can use the money in the account however you like, whenever you like.

Q: Do "Plan B Pensions" run out?

A: You get the final say on the number of income streams you own, the number of checks you collect, the amount of money you'll collect, and how long your "Plan B Pension" stays in effect — no matter what your age or when you got started. And you can keep tapping the cash payouts without shrinking the principal.

Q: How often could I collect my payouts?

A: With the six different "Plan B Pension" opportunities I'll show you in your start-up report, you'll immediately find out how to collect as many as 38 checks — on average, a check every 12 or so days — over the next calendar year.

Please Note: The longer you wait to get started, the more of those payout dates you'll miss. The next "Plan B Pension" check issue date is **June 19, 2009** — so don't wait too long to let me hear from you about whether you'd like to get started.

SUBSCRIBE NOW!