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The Single Best Place To Invest Your Money For Retirement

By Brad Briggs

It was never supposed to be this daunting. At least that's what we were told.

But according to a recent study by the National Institute on Retirement Security, 85% of Americans are either "concerned" or "very concerned" about their ability to achieve a secure retirement.

My guess is you might be one of them.

In fact, we did a little internal polling among StreetAuthority readers recently. Despite the fact that nearly half of respondents who were aged 55 and older reported having investment portfolios worth $500,000 or more, only 54% of those surveyed answered "yes" when asked "Are you confident you will have enough money for retirement?"

Now you can read into that 54% response however you would like, but I think it's pretty good. Just not good enough. And here's the thing: I'm willing to bet that number is actually high when compared with the general population.

If you find yourself in the camp of those with portfolios of $500,000 or more, then congratulations are in order. But I wouldn't blame you if you still felt like you were on shaky ground. After all, it takes more money now than ever before to achieve a secure retirement.

And for the rest of you... Well, it goes without saying that there's probably still work to be done.

Cracking The Secret Code To 1,000% Energy Gains

Has Elon Musk just cracked the energy storage code? His under-the-radar project is about to unleash a ravenous demand and take over the $1.3 trillion energy market. Here's how you can ride Tesla's coattails to triple and quadruple gains in 2016 and beyond -- without buying a single share of Tesla stock. We show you how.

The fact of the matter is that retirees can no longer afford to have total confidence in programs like Social Security or Medicare. Given the fiscal challenges our country faces, there's simply no guarantee the funds will be there to maintain those benefits in their current form down the road.
And you can forget about pensions, too. In an unprecedented move, according to a devastating report from my colleague Amy Calistri, those fortunate enough to still qualify for these plans are in serious danger of seeing their benefits cut.

That's because the government recently decided that it was just fine for pension plans to stop paying contractually obligated benefits to retirees.

Specifically, Amy's report details how a little-known piece of legislation could lead to a 50% reduction in benefits for as many as 10 million Americans.

This bill, drafted in secret and signed into law (seemingly without any fanfare at all) could cost retired pensioners thousands of dollars every single year. And the sad thing is, many of those affected aren't even aware of it yet.

**It's Time To Take Charge Of Your Retirement**

After considering all of this, you'd be hard pressed to find any rational investor trying to prepare for retirement who didn't feel like the deck was at least a little bit stacked against him. And that's because it is.

It's no wonder then that another survey we came across from the National Institute on Retirement Security found that 61% of all respondents feared outliving their retirement savings more than they feared death.

Go back and read that statement again. **A large majority of American workers fear retirement more than they fear death.**

Right before our eyes, the social contract between regular working Americans and their employers (and the U.S. government) is being rewritten -- whether we like it or not.

**The question is: what are you doing about it?**

Unfortunately, we here at StreetAuthority can't force the Fed to change its policies and offer better yields to investors. We can't stop the government from reducing your retirement benefits, and we can't protect your employer's retirement plan, either.

But what we can do is make sure you have the tools you need to earn enough income and protect your livelihood.

One of the best ways to do this is by investing in dividend stocks.

You heard me right. But before you dismiss the idea, just know that there are a lot of myths out there about dividend-paying stocks. One of them is that companies only start paying dividends after they've stopped growing.

That's just not true. When you look at the data, it's obvious that dividend payers are quite possibly the single best place to invest your money.

According to Standard & Poor's, dividends have accounted for nearly half of the market's total return since 1926.
Not only that, but Ned Davis Research found that from 1972 through 2014, dividend-paying stocks generated returns that were 22-times higher than non-dividend-paying stocks.

Now, like I said, we can't guarantee that your retirement will go untouched by the government. But what we can do is give you the tools to grow your income during retirement. That's why Amy's new report also details how by using her Daily Paycheck Retirement Plan, she and her subscribers have been able to find some of the strongest dividend-paying companies in the world -- ones that pay a growing amount of income each and every year.

She's personally used the strategy to collect more than $99,000 in income over the past few years -- and those numbers climb by the day. To learn more about how Amy and her subscribers plan to fight back and earn more income each and every year, you can visit this link.

But at the end of the day, the best weapon you have is yourself.

As Amy has pointed out numerous times, this is all about you taking the first few steps to improve your financial security. Don't worry about whether you should have started 10 or 20 years ago. Go ahead and get started today.

Good investing,
P.S. If you're one of the 10 million people affected by the new legislation that cuts benefits to retirees, Amy's system can help add hundreds or thousands of dollars to your income stream every year. If you check out Amy's new report, we'll tell you who's at risk and how the Daily Paycheck Retirement Plan can help your annual income stream by thousands of dollars each year. To view it, simply go here.