

## **The Burden Of Funding Retirements Can Be Eased by Using Investment Newsletters**

*Individual investors can overcome the death of pension plans in Corporate America by investing with the help of top-notch Investment Newsletters.*

Chapel Hill, NC (PRWEB) January 21, 2006 -- The New-York Times reported on January 6, 2006 that IBM has decided to freeze its Pension Plans once and for all. More large companies are expected to follow suit, sounding the final death-knell for defined-benefit pension plans in US.

While the trend is not new, the burden of building a portfolio well north of \$1 million weighs heavily on the average young worker today.

“Workers in their 20s and 30s face some stiff headwinds in the stock and bond markets in attempting to build their nest eggs”, says Shri V. Srikanth, founder of Character & Wealth. “The markets have been flat, real interest rates continue to be low, and then there is the imminent baby boom retirement wave”.

In the face of these obstacles, it is important that the individual investor hire an experienced guide to work by their side who can help build their portfolio steadily. The best source for such guides is through the Investment Newsletter industry, where some of the finest minds have been leading their subscribers to profitability for multiple decades.

“The best Investment Newsletters are like an open secret in the investment world. Everyone in the know reads them, but they are rarely discussed on television shows or on news sites. So those who are on the outside, do not even hear about it”, adds Shri.

“Investment Newsletters offer that happy medium between educating the investor and providing direct recommendations, and that combination proves to be very investor friendly”.

Shri further indicates that succeeding in investing with the help of newsletters requires a certain amount of discipline. He recommends:

1. Patience. It can take up to 2 years to realize the value of a service.
2. Following the recommendations strictly.
3. Differentiating speculating from investing. Not all recommendations are for everyone.
4. Subscribing to any Alerts or other warning services for timely advice.
5. And finally, paying attention to the reasoning behind each recommendation.

When followed correctly, Investment Newsletters have shown the path to prosperity for many individuals, and they have an even greater role to play in the world without corporate pensions.

A list of top-notch newsletters may be gleaned from sources such as the Hulbert Financial Digest. A recommended list is also available at <http://www.characterandwealth.com/> for its community members.

### About Character & Wealth

Character & Wealth, at <http://www.characterandwealth.com>, is home to a community of independent wealth-builders, sharing and seeking simple, practical and profitable tips for a high-income, high-net-worth



life.

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**Contact Information**

**Viswanath Srikanth**

CHARACTER & WEALTH LLC

<http://www.characterandwealth.com>

919-923-0478