



# Your Finances

## Good Investment Advice: Only For The Rich?

(NAPSA)—If you think good investment advice is only for the rich, you're not alone. Nearly two-thirds (65 percent) of investing Americans believe that those with more money are able to get better financial advice than those with less money. Further, more than a quarter (26 percent) state that it takes at least \$100,000 to get top-quality financial advice.

This is according to a new survey by the Retirement Corporation of America, which also finds that more than half (56 percent) of investors believe that financial advisors lose credibility when they accept fees or commissions.

Given the above perceptions, it is not surprising that 53 percent rely on themselves or turn to family and friends when it is time to make investment decisions rather than seek professional advice. However, changing investment funds is easier said than done for investors. The survey finds that nearly a third (31 percent) are willing to wait from one to five years before they move their money from a poorly performing option to a better one. The factor that makes it most difficult for investors when contemplating change is the scarcity of time to conduct adequate research, as cited by a third of respondents. This is followed by 20 percent who state that they are confused by all the available options and 16 percent who are afraid of making the wrong decisions.

The Retirement Corporation of America conducted this survey to better understand why consumers stay invested in poor-performing mutual funds. Their newly launched investment opportunity—Money Masters Investment Portfolio—is the

### Investor Attitudes

Investors who believe more money gets better advice	65%
Investors who rely on themselves, family or friends for investment decisions	53%
Investors who believe fees/commissions create conflict of interest	56%
Investors who wait from one to five years before moving money out of a poorly performing investment	31%

*Source: Retirement Corporation of America survey of 1,000 investors. Margin of error +/-3 percentage points.*



first to offer unbiased advice and access to top-performing investment funds for every American.

### Taking The Guesswork Out

The good news for confused American investors is the new registered investment advisory account (the "R" Account), offered through the Retirement Corporation of America, with no minimum account balance, commissions, transaction fees or exit penalties. It allows investors to access a fully managed Money Masters Investment Portfolio containing 15 of the world's top-performing mutual fund managers—the "Money Masters." The Money Masters are the top 10 stock fund and top five bond fund managers chosen from more than 8,000 fund managers who meet very strict selection criteria.

### How It Works

When an investor opens an "R" Account, Retirement Corporation of America advisors determine the individual's objectives and risk tolerance. Based on that profile, a Money Masters Investment Portfolio is created to best suit the individual investor's needs.

To learn more, visit the Web site at [www.moneymasters.com](http://www.moneymasters.com).