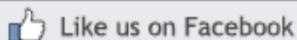


Sovereign International Pension Services Newsletter



It's a little-known fact: You can make just about any type of investment in your Individual Retirement

Account or other retirement plan, including investments around the world. Few people realize they have so many choices, because most IRA Custodians and plan administrators limit your investment horizon to traditional, plain-vanilla U.S. stocks, bonds, and mutual funds.

Sovereign International Pension Services can help you discover new horizons in your quest to protect and grow your hard-earned assets

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Carousel of Progress

Dear Valued Clients and Friends,

Being a Florida resident for over 30 years, I have been a frequent visitor to Walt Disney World in Orlando. I have to confess one of my favorite attractions is also one of the most sedate in the park, the Carousel of Progress. I've always found that sitting in a nice air conditioned room while being entertained in a sedate, whimsical manner, after the speeds and thrills of so many of the other rides, is a welcome break.

The Carousel of Progress was personally designed by Walt Disney for the 1964-65 World's Fair in New York. Walt designed it to show how our lives have changed and improved over time thanks to electricity and technology. Not only does it show the past but it was designed to give us a peek at the future. Walt hoped we would all see a future where everything was bright and sunny.

There have actually been two different theme songs for the Carousel of Progress but the one I know it best for is "The Best Time of Your Life".

Now is the time.
Now is the best time.
Now is the best time of your life.
Life is a prize, live every minute.
Open your eyes and watch how you win it!
Yesterday's memories may sparkle and gleam,
tomorrow is still but a dream.
Right here and now,

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you've got it made.
The world's forward marching and you're in the parade!
Now is the time.
Now is the best time.
Be it a time of joy or strife.
There's so much to cheer for, be glad you're here.
For it's the best time of your life.

Carousel of Oppression

Unfortunately for most Americans nothing could be further from the truth. We aren't on a ride at a theme park designed to make us feel good about our lives in the present, or where we might be in the future. You don't need statistics to tell you that for most of us not only has this not been the best time of our lives, it has arguably been one of the worst. Even more disconcerting there seems to be little or no hope for a positive change. You might even say it seems as if we are on the Carousel of Oppression.

An in-depth report was just released by Dennis Miller, a columnist for CBS Market Watch. Dennis makes the argument that the current Fed Policy has devastated 3 generations of retirees. Boomers, Gen-Xers and Millennials have all been brutalized.

Boomers are now entering retirement and have had to live through incredible volatility in the market including some of the largest market corrections ever seen. There has been an incredibly negative effect on the wealth of boomers when you combine the market volatility we have experienced along with the bursting of the tech bubble and the housing bubble!

One of the things you learn as a financial planner is as you get closer to retirement you should begin to reduce your risk exposure and move part of your portfolio to "safer" investments. For Boomers who have been whipsawed, this has in large part translated into moving a significant amount of their wealth out of the stock market and into bonds. Unfortunately the bond market has been heavily influenced, (manipulated), by the Fed. Now that the Fed has made it clear they will not stimulate the economy forever, the bond market has begun to show signs of serious volatility. I have absolutely ZERO DOUBT we are in for a very nasty correction in the bond market that will wipe out even more of Boomers retirement wealth.

Gen-Xers haven't fared well either. Traditionally when someone is between 45-55 year old they are making the largest contributions they will ever make towards their retirement plans. This is the time of their lives when they are accumulating a lot of wealth. Unfortunately, savings and retirement plan contributions decline during periods of market volatility so the traditionally high savings rates that we should see haven't been there. To make matters worse Gen-Xers have not only failed to save assets, they have accumulated more debt than any age group. And many of them took an incredible hit when the housing market burst.

Millenials have been hurt by a stagnant, depressed economic environment that still looks unhealthy to most. They have been putting even less away into their retirement plans than their predecessors. No surprise there. The Millenials I talk to are still trying to move out of their parents house! They

dream about finding full time, well paying jobs. Saving for retirement is the least of their worries at this point.

Obviously there are exceptions to any of these examples but I think most of you would agree these have not been the best times of our lives and unfortunately I don't see much of a positive change coming in the foreseeable future.

What does the future hold?

I wish I could tell you. Maybe I will try to delve into some of what I believe in my next few newsletters. There are some big clues out there if you really want to take a look.

What does the government have in mind?

What do your elected officials have in mind? Will it be the Carousel of Progress or Oppression?

The President's proposed budget would limit how much money you can accumulate in your retirement plan. It puts a limit on how much income you are allowed to earn. Never in my life did I imagine the President of the United States would tell me how much income I will be allowed to earn from my IRA! That's about as un-American as you can get.

There have also been several different proposals that would control what you can invest in or would force you to buy Treasuries. They might call them different things like Retirement Bonds but when you put lipstick on a pig, it's still a pig.

There have also been proposals that would control how you withdraw savings you have accumulated in your retirement plan. No longer would you be able to control the how and when of pulling money out of your retirement plan after you reach age 59 . One of the things the government is really pushing for is distributions that would be dolled out to you over your life expectancy. They want to force you to purchase a lifetime annuity that would be funded with Treasuries. It would allow them total control of all retirement savings at some point in time. Why; it would allow them to finance future spending through the purchase of Treasuries and the ongoing taxable distributions provide for a predictable cash flow for the IRS.

The biggest grab for retirement plan assets may well be underway right under your very nose!

I wrote an article on July 17th, which I posted on our Facebook page, about Richard Corday and the Consumer Financial Protection Bureau and how the CFPB are seeking to "take on a role" in controlling how you invest your retirement plan assets. I followed up the original article with a number of others in which I went on to explain why every American should be concerned about the CFPB, their almost unlimited power, and lack of oversight. **Watch this one closely.**

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Our government has made it harder and harder for you to open an account offshore and that trend is likely to continue. It's legal, they just

don't like it and want to make it very difficult for you to do so.

Now we are faced with the threat of another government shutdown and we are about to hit the latest limitation on our debt ceiling. Really? Does anyone think we can ever pay it back? Let's just raise it to infinity and sell all of the debt we can to anyone or any nation stupid enough to buy it.

Finally there are wars and rumors of wars..... the writing is on the wall. The Carousel of Progress is spinning backwards. I urge you, take your IRA or retirement plan offshore now while you still can. It's legal and it's compliant. You and you alone are in control of your own self-directed retirement account with tremendous flexibility.

What can you do if you take your IRA or retirement plan offshore?

I thought I would take a moment just to give you an idea of what some of our clients have done.

We've helped a husband and wife, each with their own IRA's, purchase property together on a small island off the coast of Honduras which they have now turned into a very successful real estate development. Every time they sell a lot or a home the money is sheltered under the umbrella of their IRA's. You can invest your IRA with almost anyone and combine your efforts, it's called partnering.

Another client of ours was interested in foreign real estate but from a completely different angle. He wanted to make an investment into a reforestation project in Panama. Investments in a teak plantation are totally accessible even to smaller IRA accounts. These types of ventures may come with certain local economic advantages while allowing you to make ecologically friendly investments.

A number of our DIY, do it yourself, clients have opened up online, offshore trading accounts in a number of jurisdictions including Hong Kong and Panama. Offshore trading platforms come with a number of advantages including the ability to trade securities and currencies listed worldwide.

These are just 3 examples of how you can escape the Carousel of Oppression, "**Liberate Your IRA**", protect your account and gain access to a world of investment opportunities.

I have included a brief description of our services below.

Simply put, my job is to help you accomplish your goals in a legal and compliant manner in the most cost effective way.

Even though we don't offer any investments ourselves, SIPS can help open doors to greater investments choices around the world. There are very few limitations on the types of assets allowable for retirement plans. Investments such as real estate, private stock, precious metals, bank accounts, and offshore trading platforms, to name but a few available through the use of a self-directed plan.

Sovereign International Pension Services (SIPS), offers no investment products for sale, only opportunity and guidance. SIPS provides a full

range of retirement-plan choices, dependable personal service, and competitive fees backed by years of experience.

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If you have any questions or comments, please send them to lgrossman@offshoreira.com

Sincerely,



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