

# Just when you thought you had your financial life in order you find yourself in *The Investment Twilight Zone*

## Find Out What You Need to do Right Now to Get Back on Track

You did the things you were supposed to do.

You paid your mortgage on time and added regularly to your retirement account. You planned well and looked forward to a joyful retirement.

Now forces out of your control have whacked your retirement accounts. And your home isn't worth anywhere near what it used to be.

You may be facing what millions of near retirees are already doing: heading back into the workforce.

It can be demoralizing. You worked hard for the day when you could leave the daily grind behind ... there are places in the world you want to see... passions you want to pursue. But now it's back to scrambling for jobs and trying to save enough to finally retire.

### Welcome to the Investment Twilight Zone

The Investment Twilight Zone is where the financial world you counted on seems to have vanished. The question now is: Can you get back the future you had planned for?

I'm here to tell you that you can, if you act quickly. And I'll show you how.

I'm Richard Band, and I have been writing *Profitable Investing*—the most successful investment newsletter for low-risk growth—for 19 years.

My newsletter is not about chasing after the latest stock market bling—bright, shiny stocks that look great but don't hold up. There are other places to do that. My entire strategy is to grow your overall portfolio safely and securely, and to take advantage of solid growth

### About the Author

If there's just one reason why Richard Band's readers have become 10 times richer over the past two decades, it's this: He spots trends early, identifies the biggest profit takers and gets out when the tide turns.



As a result, his roster of investment firsts and winning forecasts has become legendary:

**FIRST to forecast the utility boom of the 1980s**, connecting the dots to companies that handed investors 400% to 700% gains.

**FIRST to forecast Chrysler's rebirth in 1982**, collecting 482% profits in less than one year.

**FIRST to zero in on "The Great Bond**

and to take advantage of solid growth opportunities.

It's an approach that has proven itself for almost two decades. We've been through a number of economic downturns during that time...

...The crash of '87, the first Gulf war, the dot-com bust in 2000... and each time my approach has helped my subscribers come out well ahead. I know my approach will get you through the stormy economy we're in and enable you to capitalize on some great opportunities I have discovered.

I have one group of stocks to snap you out of the investment twilight zone by giving you regular cash you can count on, plus put you in a perfect position for capital growth. To give you some idea of its real value, let's take a look at what one investor is doing—an investor I call...

### ...The Ultimate Insider

One day a few months ago, the Ultimate Insider plunked down about \$4,161,000 to buy shares in the company I'm recommending.

You might think that's quite a chunk of money for one stock. But later in the day, he decided he wanted more, and bought another \$669,000 of the same stock.

Guess what? It still wasn't enough for him.

The next day he bought another \$167,000.

Total: \$4,997,000 in 2 days.

(By the way, a few months previous to that, he had purchased \$9,609,600 of the same stock.)

When it comes to believing in a stock, these kind of numbers speak for themselves.

So who is this Ultimate Insider?

He is none other than a Director of the company I'm recommending. Whenever top insiders like CEOs, CFOs, board directors and the like are buying their own stock – in significant amounts – something is up. You can count on it! They are convinced their stock is undervalued and are putting their own money behind that conviction.

In this case, a grand total of \$14,606,600.

So what's so special about this company that an insider is willing to put up so much of his own money, so quickly?

It's part of an investment class called Master Limited Partnerships (MLP). MLPs are an investment tool that was created only about 25 years ago and gives investors many of the advantages of a

**Boom of 1987,"** doubling his readers' money in less than two years.

**FIRST to warn readers to "cut back your holdings"** just four weeks before the market crashed in 1987.

**FIRST to alert readers to the global privatization boom in 1992,** handing readers quick profits of 82% and 114% in Portugal Telecom and New Zealand Telecom, respectively, in just 15 months.

**FIRST to forecast both the boom and bust in gold in 1993,** racking up 45% profits in just seven months.

**FIRST to get in on the ground floor of the 1996 real estate boom.** His top pick handed readers 126% gains in 16 months.

**FIRST to identify the mini-bond boom of 1997-1998,** handing readers 63% profits in less than two years.

**FIRST to call the technology shakeout in 1999,** warning readers to get out of Internet stocks, sparing them losses of 50% to 80%.

**FIRST to forecast the real estate boom of 2000** with his REIT-rich portfolio handing investors 24% returns while the NASDAQ lost 21%.

**FIRST to identify the gold boom of 2003,** guiding investors to 51% and 37% gains in his top stocks.

**FIRST to forecast the income stock boom of 2005,** guiding his readers to double-digit gains in two years.

**FIRST to forecast the tax bust of 2009.** If his top five Master Limited Partnerships (MLPs) for the next 12 months are just half as profitable as his past winning forecasts, you'll more than double your money over the next 12 months.

limited partnership, yet trades just like a stock. In the case of my recommendation, it's on the NYSE.

And when you look at what's been happening recently with MLPs, in general, you notice something interesting. It's not just the MLP insider I mentioned buying up his company's stock.

In just the first 3 months of this year, insiders have been snapping up their own MLP stocks like fashionistas at a designer close-out sale. From January to March, they've bought \$59 million of their own stock.

What gives? Why MLPs? Why now?

## **It's Money in Your Pocket Every Quarter**

Almost all are energy-related (oil and natural gas) pipelines—the pipes that distribute oil and gas throughout the country.

MLPs pay healthy dividends. Only they don't call them dividends—they call them cash distributions. In any case, it's money in your pocket every quarter. And MLPs aggressively aim to keep increasing the amount every year.

The MLP I'm recommending pays a 7% cash distribution. When you're stuck in the investment twilight zone it's nice to know you can count on at least a 7% return on your money regularly. Compare that to Treasuries paying about 4%.

In addition, MLPs have proven to be excellent defensive investments during tough times. They have outperformed the broader market in three of the last four economic slowdowns. Here's why...

MLPs are essentially toll collectors. They collect fees to allow oil and gas to flow through their pipelines. The demand for their service has been steadily increasing. But let's say the economic slowdown reduces demand. Will that hurt their revenues?

Not really. You see, pipeline customers pay fixed reservation fees—in advance. Imagine if you had to pay a fixed fee in advance to cross bridges and tunnels—whether you use them or not. That's why you can count on MLPs to perform well even during this economic rough patch. And there's even more good news in store for MLPs.

## **We Need Billions of New Pipelines**

Industry experts estimate that the U.S. needs \$100 billion of new natural gas infrastructure over the next decade and billions more in crude oil and refined petroleum products processing, storage, and transportation.

Just recently, a new supply basin for natural gas and oil was found in The Rockies, and more pipelines will be needed to distribute it to customers.

The increasing demand for oil and gas has fueled the impressive performance of MLP stocks. Over the past 15 years, MLPs have outperformed the S&P 500 with a cumulative gain of 886% versus 549% for the broader market, and 18.3% versus 11.1% on a compound annualized basis.

So if you're looking for capital appreciation, in addition to dividends, I urge you to consider master limited partnerships. On top of a 7% cash distribution, I expect the share price of my recommendation to climb 7-9% this year. Add the two together and you have the opportunity to earn a 15% gain this year. And with the prospects for MLPs being as bright as they are, you can pretty much count on that kind of double-digit gain year after year.

## **Get in Before it's Too Late**

Like some other sectors, MLPs are currently

**Master Limited Partnerships:  
A Win/Win for Investors**

LIKE SOME OTHER SECTORS, MLP'S ARE CURRENTLY undervalued. You can get into my Top MLP recommendation now at a good price and look forward to excellent profits quite soon. Why am I convinced that investors are about to recognize the real value of this MLP and push up the price? Something is about to happen that will hit investors right where it hurts. Something that will cause a huge exodus to MLPs...

The presidential election.

If the Democrats win the election you can kiss the current 15% tax rate on dividends goodbye. How high will it go? Some say around 25%.

But the smart money won't wait until the election. They'll recognize the probability of an increase and look to position themselves ahead of it in tax-free investments. MLPs will look mighty attractive when investors realize that you are NOT taxed on the cash distributions from an MLP.

Then fasten your seat belt when word of the tax and appreciation advantages of MLPs gets out.

But at that point the kind of gains you might have received if you had positioned yourself earlier will be gone. Don't get me wrong. MLPs will still be a wise choice. But it will be too late to achieve the whopping gains many of my subscribers will enjoy.

## **Download My Special Report on Master Limited Partnerships Today: *Master Limited Partnerships: Pipelines to Profits***

As you can see, I consider MLPs an extremely valuable investment tool for today's economic climate. That's why I've written this Special Report—*Master Limited Partnerships: Pipelines to Profits*. This Report will show you how MLPs protect you from losses in this volatile economy with quarterly cash distributions. And why you can count on their double digit growth rate to bulk up your portfolio and help make up for any current losses.

This Special Free Report will tell you:

- How MLPs work
- The surprising tax advantages
- How to benefit from the coming surge in MLPs
- Why the government favors MLPs

*Pipelines to Profits* will give you an edge and a headstart on the MLP boom ahead.

Master Limited Partnerships, though important to my investment approach, are just one part of the total portfolio strategy I offer to my subscribers. Every month I also tell you about other investments where a window of opportunity has opened up. For instance in the latest issue I cover...

### **5 Recovery Stocks you should know about right now**

They are fueled up and ready to take off in the upcoming turnaround. Don't wait or you won't make as much money as you could.

### **How to Beat Buffet**

This recovery stock has returned greater value to shareholders over the past 10 years than Berkshire Hathaway.

### **A WIN/WIN FOR INVESTORS**

Master limited partnerships combine the benefits of limited partnerships with the liquidity of publicly traded securities. Because of strict laws, the vast majority of MLPs are pipeline businesses, which earn very stable income from the transport of oil, gasoline or natural gas.

MLPs are attractive from both an income and growth perspective. Over the past 10 years the annualized return of MLPs has almost doubled that of the S&P. MLPs also deliver tax-free cash distributions and depreciation benefits to investors.



### **Put a CASH MACHINE in your portfolio**

Pocket a nice amount of cash every quarter with these stellar, high-yield blue chips.

### **How to set up your portfolio cash machine so you get money EVERY month**

I'll tell you when to buy so you receive dividends monthly.

### **How to remove the high risk from emerging growth stocks**

Brazil, Russia, China, India and others have left the S&P in the dust—but you have to be careful.

### **How to get the benefits of global stocks with companies in your own backyard**

This makes it super easy to get into global growth.

### **Take a peek at these INSIDER trades**

When you separate real insider trading from symbolic insider trading, you know good things are about to happen

### **Why I love buybacks**

(And you will, too, when I show you how much money you make)

## **The Right Approach for These Times**

More than ever, I believe my total return portfolio system is the right approach for investors like you—especially today. It'll protect you from damage during the investment twilight zone we're currently experiencing. And it'll show you the way to come out ahead, and get your portfolio performing the way it should.

I'd like to make a very special offer to you so you can start taking advantage of my total return portfolio approach during this critical time.

### **6 Month Risk-Free Trial**

As I mentioned, *Profitable Investing*, my monthly newsletter, has been helping subscribers boost their portfolios for over 19 years. That's why I have no reservations about offering you this special 6 month risk-free trial offer:

Subscribe to *Profitable Investing* today, and if for any reason in the next 6 months you decide you don't want to continue—you get ALL your money back.

I can make this kind of offer because I believe once you see the gains you will make in your portfolio with my recommendations, you will choose to continue to receive *Profitable Investing* every month.

[Yes, want the 6-month risk-free trial with the 100% money back guarantee](#)

### **More Than a Subscription**

People who receive *Profitable Investing* consider it more than just a subscription. They consider it a special kind of membership club with many benefits. For instance, as a *Profitable Investing* member you get 24/7 access to the my private website, email alerts, commentary on the economic climate...and the comfort of having a trusted guide who understands your investment needs and is committed to helping you live your dreams.

My commitment to my subscribers has forged a special bond over the years. Take a look at just some of the letters I've received from subscribers:

"I have faithfully followed your advice since 1988—and you helped me grow my IRA from \$15,000 to \$125,000 over that time. You've really taught me not to 'jump' at opportunities, but let the market come our way."

—Dick Munro, Boise, ID

"In my 28 years of interviewing the world's leading financial analysts, Richard Band possesses all the qualities for successful investing. He is sincere, humble, well-balanced and is always looking out for the best interest of his subscribers."

—F. Joseph Bradley, Bradley Enterprises, LLC, Hunt Valley, MD

"Profitable Investing is the first of seven investment letters that has made me money."

—Douglas Sprung, Subscriber

"You've become a friend of our family, Richard, and moved me to action."

—Dr. Holts, Subscriber

I am honored to be considered a family friend and trusted advisor to so many investors. I know that your portfolio is more than just numbers on a brokerage statement—it represents your future, your dreams, the lifestyle you want for yourself and your family. And today's challenging times can put that in jeopardy.

I consider it a personal mission to guide investors through this dangerous economic time, and make sure they reach and even surpass their investment goals.

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**Receive weekly email alerts** on investment ideas you need to know.

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Plus, the **Special Free Bonus Report** *Master Limited Partnerships: Pipelines to Profits* Discover the power of this little-understood investment vehicle and the kind of returns you can make if you act now.

[Receive your 6 month risk-free trial with a 100% money-back guarantee and all the Free Bonus Reports](#)

I know you will find profitable ideas in every monthly issue of my newsletter. I look forward to helping you and your family stay ahead of the challenges of the current economic climate and to profit and prosper for years to come.

But right now there is important work to do. We need to protect you from the current economic climate and pump up the performance of your portfolio.

That's why I strongly urge you to sign up now for my 6 month Risk-Free trial. Read my special report and consider the MLPs and other investments I'm recommending. Now is the time to both protect your investments and position yourself for the gains you need. [Start building up your portfolio now.](#)

Sincerely,

*Richard Band*

**Move From the Twilight Zone to the Profit Zone with This 100% Money-Back Guarantee**

I know that once you receive *Profitable Investing* and start following my recommendations, it will prove its value to you. That's why I want to repeat my ironclad guarantee and make sure you realize there is no risk to you:

Join now, and you can continue to enjoy all the benefits that subscribers get. **And if you choose to cancel at any time in the next 6 months, you will get 100% of your money back. Every penny. No questions asked.**

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Richard Band  
*Profitable Investing*

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