

BENEVENTO CAPITAL
and
THE VALUE OF GUARANTEES

Stock market volatility has left many investors feeling like they are on a roller coaster ride that does not stop. We do not have a crystal ball that tells us when to buy low and sell high. We know that many if not most investors lose money in the stock market, even during periods of overall market growth.

Many of our clients are close to retirement, and they want a safer place for at least a portion of their money. Our approach is to discuss carefully and patiently with them just how much risk they can really afford. We believe that speculation is fine if a client has discretionary dollars – otherwise, we recommend products with ironclad minimum guarantees.

We enable our clients to earn a moderate rate of interest, while still offering protection from stock market free-falls. We specialize in “safe money products,” which preserve both principal and gains. We do not put a purchaser’s money at risk.

Our value proposition is this:

None of our clients has lost a penny as a result of market downturns.

This cannot be offered by any securities product.

We believe that one’s level of risk should be appropriate to their age. For example, an individual aged 60 who intends to retire in five years should have a very modest level of risk.

Many of the products we recommend are sponsored by insurance companies.

We use companies that are fully reserved for the guarantees that they provide --
i.e. companies with high ratings and demonstrable financial strength.

For further details or to discuss any particular investment, call Steve Marrone at 651-228-9300.