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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Reverse The Risk And Boost Your Profits**

**By Larry Lim**

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As a business owner or marketer, if you don't reverse the risk in your product and/or service offerings, you're really missing out in what can be one of the most powerful weapons in your marketing arsenal.

**Risk Reversal Defined**

Risk Reversal, in essence, means that you, the business owner, assumes all the risks associated with the business transactions, and your customers none.

**Why Reverse The Risk?**

The main reason that you'll want to reverse the risk is so that you may boost your sales and profits.

Risk Reversal can easily be achieved by providing an Extraordinary Guarantee. An example would be an iron-clad, no-questions-asked money back guarantee.

Buyers, especially Internet Buyers, are generally skeptical. This is particularly so if they've never dealt with you or your business before. Your credibility is in question and the trust yet to be established. Even if they are your existing customers, it's imperative that you employ this powerful marketing concept of Risk Reversal by offering a strong and extraordinary guarantee...

... Here's Why:

Having a strong guarantee is one of the most effective ways to counter the skepticism and fears of the buyers in doing business with you.

If your customers or potential customers see a guarantee, especially an extraordinary one, they can be pretty certain that they'll get what they're after.

It shows them that you're confident about, and have a strong belief in, your products and/or services.

## Reverse The Risk And Boost Your Profits

It also goes to show that you're reliable and trustworthy, and if they're not satisfied with your offerings, they've nothing to lose.

The end result is that you'll dramatically boost your sales and profits – sales and profits you would not have seen without the strong guarantee.

Here's an example:

Let's say in any of your promotional campaign, you normally sell 500 units of your product. Through a strong guarantee, you increase your sales by 8% or 40 units without spending any additional funds on advertising.

This translates to a total sale of 540 units for that campaign.

Let's say you later experience a 10% refund of the additional sale of 40 units, that is, 4 units (10% X 40 units), which you won't.

Even after the refund, you'll still make an additional sale of 36 units just by offering a strong guarantee. These are sales that you'll never get without the guarantee.

Now you can see how a strong guarantee will boost your sales and profits.

### **Then Why Are Many Business Owners Unwilling To Offer Such A Guarantee?**

Many business owners have the misconception that people are only concern about the price of the product or service. Price, no doubt is a factor but only a minor one, and only to a certain extent. If the customers want something, and if you're able to address their concerns and fulfill what they want, they'll gladly buy what you have to offer.

Many business owners are also afraid that they'll be ripped off. Just in case you think that you'll be ripped off by offering guarantees, research have shown that this rarely happens as 99.5% of people are generally honest. Of course, there'll be a few moral rejects who'll take advantage of you but the additional customers that you'll gain will more than offset the few that'll take advantage of you.

Furthermore, very few people will go through the process of actually returning something that they've bought, unless of course, you've infuriated them. If you're a savvy business owner or marketer, you should know better than to infuriate your customers.

Think about this – the process of asking for a refund is a socially uncomfortable one; it takes confidence and self-assurance to ask for a refund even if you're openly offering one.

Now, I must add that in order for your guarantee to achieve the objective of boosting your sales and profits, you'll need to bear the following in mind:

1. You'll need to have a quality product and/or service

2. You'll need to address the customers' deepest frustrations
3. There shouldn't be any unreasonable conditions attached to it
4. It should preferably be for at least a minimum period of 90 days or more.

An example of a strong guarantee will be:

"Try out the product for a full 365 days! If it does not double your sales by the end of the 365 days, just return it and we will cheerfully refund your full purchase price."

I believe you can see the power of the above statement. It implies that you're so confident of your product that you're assuming all the risks, not the customer.

Once you've got over the fear of reversing the risk, you'll be ready to offer bold guarantees. A bold

guarantee sends the message to your potential customers that "you're reliable and your offerings are of high quality". It takes away the risks associated with the purchase of your products and/or services, and it also lends you credibility.

As you can now see, risk reversal is one of the most effective ways to boost your sales and profits. Put this powerful marketing concept into practice immediately. Spend time on creating a sound and powerful guarantee, implement it, and you'll see your sales go through the roof.

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## **The Advantages Of Reverse Mortgages**

**By Charles Kirkendall**

In recent years property values have soared, while investment returns have been modest. This has created a situation where a lot of seniors are finding themselves in the position of being house rich and cash poor. These cash strapped seniors are looking for ways to increase their retirement income while continuing to live in their homes. These retirees find that their options are limited, and in most cases require them to risk their home. Enter the reverse mortgage, which can provide many advantages over these other less desirable options.

### **No Payments With Reverse Mortgages**

The biggest advantage of a reverse mortgages is not having to make payments as long as you continue living in your home. In fact, this is the number one reason that seniors choose to borrow reverse mortgages. Almost 80% of reverse mortgage borrowers use a reverse mortgage to pay off their current loans in order to eliminate their house payments. Let's say you owe \$50,000 on your first mortgage and borrow \$80,000 with a reverse mortgage. This would pay off and eliminate the payment

on the first mortgage and provide you with \$30,000 to use as you please.

### Live in Your Home as Long as You Like

The second advantage of reverse mortgages is the ability to live in your house as long as you like. The great thing about this is the amount you owe on the reverse mortgage can never be more than the house is worth. Let's say you live to 115 and have selected to receive a \$300 a month payments for life from the reverse mortgage. The amount received from the reverse mortgage payments could be substantially higher than the value of your home, yet the amount owed will still only be the value of the home. In this situation, FHA insurance will cover the difference.

### Reverse Mortgage Withdrawal Options

Another advantage of reverse mortgages is the different withdrawal options that a you are able to choose. These options include lump sum distributions, line of credit, monthly payments, or any combination of these three. So if you were eligible to borrow \$100,000 on a reverse mortgage you could select to receive \$30,000 up front to cover current expenses, and hold the rest as a line of credit that you can use whenever you need it. This flexibility of reverse mortgages can significantly improve you financial independence during retirement.

### Tax-Free Nature of Reverse Mortgages

Another advantage of reverse mortgage is the tax-free nature of the loan proceeds. The American Bar Association guide to reverse mortgages advises that generally the IRS does not consider loan advances to be income. This means that all the money from the proceeds of the reverse mortgage end up in your pocket.

With these features, reverse mortgage are definitely an option to consider if you are looking for ways to supplement your current income. As with any financial decision, you should seek the advice of a trained professional, a reverse mortgage counselor, to evaluate and determine if a reverse mortgage is

right for your situation.

Charles Kirkendall writes articles on reverse mortgages and other senior financial issues. Visit [reverse mortgages](#)

for more information and resources.



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