How To Retire With Dignity And Live Your Ideal Lifestyle!

Dear Friend,

Have you ever thought about all the wonderful things you can do after retiring from your profession or business?

In your post-employment life, if you had the time and money, as well as good health, which of the following activities would you like to do?

- ❑ Traveling
- ❑ Gardening
- ❑ Playing (or watching) your favorite sports like golf, tennis, or others
- ❑ Spending quality time with your children, grandchildren, relatives, and friends
- ❑ Volunteering at a church or a community center
- ❑ Reading your favorite books, magazines, or other publications
- ❑ Writing a book (perhaps an autobiography?)
- ❑ Listening to music
- ❑ Photographing
- ❑ Painting or drawing
- ❑ Managing your investments
- ❑ Dancing with your spouse
- ❑ Dining out often
- ❑ Learning a new skill or a language
- ❑ Renovating your home
- ❑ Sailing
- ❑ Cooking
- ❑ Going to the theater
- ❑ Watching your favorite movies or television shows
- ❑ Joining special interest clubs
- ❑ Building things, such as model planes, boats, cars, trains, and so on
- ❑ Training for a marathon and then eventually competing in one.
- ❑ Teaching a class, such as cooking, dancing, language, or business
- ❑ Keeping in shape
- ❑ Collecting coins or stamps

Besides the above, what other things do you want to do in your retirement? Please take a few moments to think about them.

Now, please close your eyes and picture yourself enjoying your retirement dreams.

Welcome back.

I'll bet you felt incredible to find out you have such an exciting post-employment life to look forward to, right?

Now, perhaps, if you are like some of the people whom I asked to do the above exercises, while you felt fantastic imagining your ideal retirement lifestyle, you were worried it may not happen.

If you are concerned that after you have stopped working, you may get to do just a few of the activities listed above, you are not alone. Many working Americans feel the same way.

Check out the figures provided by the Bureau of Labor Statistics…

Out of 100 people who start working by age 25, by the age of 65…

- ⇒ 1% are wealthy.
- ⇒ 4% have adequate capital for retirement.
- ⇒ 3% are still working.
- ⇒ 63% are dependent on Social Security, friends, relatives, or charity.
- ⇒ 29% are dead.

You probably agree these figures are incredibly frightening, considering we are living in the richest nation in the world.

The United States offers the greatest opportunity to create wealth more than any other country, yet only 5% of Americans will have enough money to take care of themselves when they retire.

Please think about your situation for a few moments and answer this question...

Will you be a part of this 5% when you retire… or will you be among the other 95%?

If you can answer resoundingly, "*I will be a part of the first group when I retire!*" I congratulate you. Please turn to page 9 to learn how you can have even more money for your retirement.

On the other hand, <u>if you are not 100% sure you will be a part of the 5%, please keep reading</u>.

The above statistics show 29 out of 100 people would die by age 65, so they do not need to plan for their retirements.

Unless you have been inflicted with a terminal illness, I am sure you expect to live beyond age 65, such as 80, 90, or even 100, right?

If so, then you should realize you will need to have a significant amount of money in order to live your desired lifestyle.

You may know some people who are in their late sixties or even seventies and still must work in a part-time or even a full-time job (which they do not like) to generate enough income just to get by.

Isn't it sad that 3% of Americans will have to labor past age 65 because they need the money, and not because they want to?

What is even more tragic is that some of them will still have to work even though their health is not good.

Now, you may be saying to yourself…

"*Why would they have to work after age 65 when Social Security can take care of them*?

Good question.

According to the Social Security Administration, the average monthly benefit for retirees in 2004 is $922. And, for the average couple receiving benefits, it is $1,523. These amounts are based on a steady lifetime of earnings from age 22 to 65.

Depending on the number of years you have been working and your annual income, you may receive a monthly Social Security benefit lower or higher than the average. (To find out how much you can expect to get from Social Security when you are eligible for it, see the Social Security Statement, which is sent to you three months before your birthday. You can also find out your estimated benefits from the Social Security's website (http://www.ssa.gov). Or call them at 1-800-772-1213.)

Your Social Security Statement shows…

1) Your estimated monthly retirement benefits at ages 62, 67, and 70.
2) Your estimated monthly disability benefits if disability occurs immediately.
3) Your estimated monthly survivor benefits paid to your family if your death occurs in that year.
4) Annual break down and listing of your taxed Social Security earnings for the years you have worked.

After you have finished reading this report, check with your Social Security statement to find out what your <u>estimated</u> annual benefits are at age 62, at your "normal" retirement age (65 to 67, depending on your year of birth), and at age 70.

Remember, these are only ballpark figures of your future benefits, with an actual dollar amount at that time. For example, if a projected benefit is $1,500 a month at age 65, and you are only 40 years old right now, it may be worth only about $800 in today's dollars.

Social Security is a double-edged sword. The positive aspect of the program is that it provides you with a <u>basic</u> level of retirement income. The negative side is that it produces a false sense of security, making you think you do not need to save a lot of money for retirement because Uncle Sam will take care of you.

As you may have heard on TV or read in the newspapers, there has been a lot of debates on how to best fund Social Security or how long it will be around. And, while experts argue intensely about the seriousness of these matters, <u>the workers – you and I – must take full responsibility for financing our own retirements</u>.

If you think about it carefully, even if Social Security will be available when you retire, and even if you and your spouse receive the maximum monthly benefit of $2,411 (based on this year's amount), it still may not be enough to maintain your present lifestyle. So, you still need to have another source (or even multiple sources) of income.

Retirement income has often been referred to as a "three-legged stool," with the legs consisting of Social Security, pensions, and savings. Since the money available for Social Security is getting less and less each year, and most people usually do not stay with one company long enough to build up any substantial pension benefits, **each of us, as I have just mentioned, must be responsible for financing our own retirement**.

Earlier, you learned from the Bureau of Labor Statistics that only 5% of Americans would have enough money to live their ideal retirement lifestyles.

Do you want to know what these people do differently from the ones who do not have adequate money to live comfortably in their post-employment life?

You do?

Good. Please pay close attention. The rich do the following five things:

1. They take 100% responsibility for funding their retirement.
2. They save a larger percentage of their incomes.
3. They use compound interest to grow their money.
4. They invest in tax-deferred vehicles.
5. They choose the right kind of tax-deferred investments.

Let us talk about each one in detail…

1. The Rich Take 100% Responsibility For Funding Their Retirement!

If you want to live your ideal retirement lifestyle, you must be <u>totally</u> responsible for making it happen. **Plan for your retirement as if you will not be receiving any financial assistance from the government, your family members, or anybody else!**

You have probably heard of this important truth many times…

If You Fail To Plan… You're Planning To Fail!

Because some people incorrectly think the future is simply something that just happens, they have no control over what kind of lifestyle they will get to enjoy in retirement.

While there are certain things we cannot control, such as the economy or the weather, we can determine how we are going to live in the future.

Like many people, you probably want your post-employment lifestyle to be *better* or *at least as good as your present one*, right?

If so, then you will need to have between 70 and 80% of your current income in your retirement. The reason you will not require 100% of it is that your expenses will be less at that time.

Now, if you are NOT happy with the way you are presently living and want to enjoy a better way of life in retirement, then you will need to have an income greater than your current one.

To make that happen, you must plan carefully for your retirement today.

Because many retirees did not prepare (or plan effectively) for their retirements when they were younger, in addition to not having enough money to do the activities they enjoy or to buy the products they like, they are feeling a ton of regret.

Please do not let this devastating situation happen to you. At the end of this report, you will discover how you can begin planning effectively for your future, giving you the greatest chance of living your ultimate retirement lifestyle.

We will now talk about the second thing the rich do differently from the other folks…

2. The Rich Save A Larger Percentage Of Their Incomes!

Because of recent breakthroughs in the health arena, if you do not have a terminal illness, you can expect to live for about 20 years after you have stopped working. So, even if you think you could get by on just $24,000 a year (or $2,000 per month) in your retirement, you will need to save a substantial amount each year, right now, just to cover one year of expenses when you retire.

How much money did you save last year?

$24,000? $10,000? $5,000?

Like many people, perhaps you put away less than a thousand or even nothing last year for your retirement. Or, worse, you incurred more debt (credit cards, credit lines, personal loans, and many others).

Please listen carefully, if you have saved little or nothing in the last five years, you need to start doing so, immediately. Otherwise, five years from now, you will still have only a tiny amount or even no money for your retirement.

In 1982, Americans saved an average of 10.6% of their after-tax incomes. But in 2003, that had dropped to less than 2%.

Did you know the retirees who currently get to enjoy their ideal lifestyles had put away at least 10% of their incomes annually when they were still working?

This is true.

So, to give yourself the greatest chance of realizing your retirement dreams, you need to save at least 5 to 10% of your income, right now. <u>The sooner you begin, the more time you will have for your money to grow</u>.

We will now talk about the third thing wealthy people do differently from the other individuals:

3. The Rich Use Compound Interest To Grow Their Money!

What is compound interest?

Compound interest is money paid on the original principal and on the accumulated past interest.

For example, let us say you put $100 into a savings account, and it pays 10% interest annually. A year later, you would have $110. And, if you do not withdraw any money from this account, you would now have $110 to generate interest.

So, instead of receiving just $10 in interest in the second year, you get $11. This amount is then added to your account, giving you a total of $121 at the end of the second year.

As you can see, <u>by earning interest on both your initial amount (the principal) and on all the interest you have already made, your money can grow by tens to hundreds of times after a certain period, such as 10, 20, or 30 years</u>.

Let me now show you a concrete example to drive this point home.

In 1957, 18-year-old Austin Campbell graduated from high school and began working in his uncle's manufacturing factory. And, after learning about the importance of preparing for retirement from his dad, he committed to investing $1,000 a year (which was a huge sum for him) in a mutual fund.

After his parents found out about Austin's ambitious and worthy goal, they decided to match his annual investment, giving him $2,000 to put into in his mutual fund each year.

In 1972, at the age of 33, Austin was married and had two children. Because of the mortgage and other financial obligations, he stopped contributing money into his mutual fund, which was earning an average of 10% per year. And it grew at this rate for the next thirty-two years.

When Austin retired on December 30, 2003, at the age of 65, he was ecstatic when he found out his mutual fund portfolio was now worth **$1,667,876!**

Like a lot of people, you may be shocked to learn that a $30,000 investment could grow to almost two million dollars in 47 years, at a 10% rate of return.

This phenomenon can take place because of compound interest, which Albert Einstein referred to as, "*The Eighth Wonder of the World*."

Even though most people have heard about compound interest, very few understand its massive potential to generate wealth.

For years, millionaires and billionaires have used the magic of compound interest to amass their fortunes. So, you can also use it to grow your money… faster than your wildest expectations.

Let us get back to our example.

The following table shows the amounts Austin Campbell invested in his mutual fund portfolio and the interest he received each year, from age 18 to 65.

Age	**Amount Invested In Mutual Fund ($2000 per year for 15 years)**	**Amount Earned in Interest This Year (10%)**	**Total Amount Earned In Interest**	**Balance of the Mutual Fund Portfolio**
18	$2,000	$200	$200	$2,200
19	$4,000	$420	$620	$4,620
20	$6,000	$662	$1,282	$7,282
21	$8,000	$928	$2,210	$10,210
22	$10,000	$1,221	$3,431	$13,431
23	$12,000	$1,543	$4,974	$16,974
24	$14,000	$1,897	$6,872	$20,872
25	$16,000	$2,287	$9,159	$25,159
26	$18,000	$2,716	$11,875	$29,875
27	$20,000	$3,187	$15,062	$35,062
28	$22,000	$3,706	$18,769	$40,769
29	$24,000	$4,277	$23,045	$47,045
30	$26,000	$4,905	$27,950	$53,950
31	$28,000	$5,595	$33,545	$61,545
32	$30,000	$6,354	$39,899	$69,899
33	$30,000	$7,190	$47,089	$77,089
34	$30,000	$7,909	$54,998	$84,998
35	$30,000	$8,700	$63,698	$93,698
36	$30,000	$9,570	$73,268	$103,268
37	$30,000	$10,527	$83,795	$113,795
38	$30,000	$11,579	$95,374	$125,374
39	$30,000	$12,737	$108,112	$138,112
40	$30,000	$14,011	$122,123	$152,123
41	$30,000	$15,412	$137,535	$167,535
42	$30,000	$16,954	$154,489	$184,489
43	$30,000	$18,649	$173,138	$203,138

44	$30,000	$20,514	$193,651	$223,651
45	$30,000	$22,565	$216,216	$246,216
46	$30,000	$24,822	$241,038	$271,038
47	$30,000	$27,304	$268,342	$298,342
48	$30,000	$30,034	$298,376	$328,376
49	$30,000	$33,038	$331,414	$361,414
50	$30,000	$36,341	$367,755	$397,755
51	$30,000	$39,976	$407,731	$437,731
52	$30,000	$43,973	$451,704	$481,704
53	$30,000	$48,370	$500,074	$530,074
54	$30,000	$53,207	$553,281	$583,281
55	$30,000	$58,528	$611,810	$641,810
56	$30,000	$64,381	$676,190	$706,190
57	$30,000	$70,819	$747,010	$777,010
58	$30,000	$77,901	$824,910	$854,910
59	$30,000	$85,691	$910,601	$940,601
60	$30,000	$94,260	$1,004,862	$1,034,862
61	$30,000	$103,686	$1,108,548	$1,138,548
62	$30,000	$114,055	$1,222,603	$1,252,603
63	$30,000	$125,460	$1,348,063	$1,378,063
64	$30,000	$138,006	$1,486,069	$1,516,069
65	$30,000	$151,807	$1,637,876	**$1,667,876**

Column one shows the amount Austin invested each year from age 18 until age 32 ($2,000 each year, for a total of $30,000). After age 32, he stopped contributing to his mutual fund portfolio.

Column two shows the amount of interest his mutual fund had earned each year. The next column labeled, "Total Amount Earned In Interest," is the interest received in the current year plus the previous. The fourth column shows the "Balance of the Mutual Fund Portfolio" at the end of each year.

By looking at the bottom of column 5, you can see Austin's mutual fund investment is worth $1,667,876 at age 65, and he had invested a total of only $30,000!

Is not that incredible!

Now you know why Albert Einstein, wealthy people, and financial experts refer to compound interest as… "*The Eighth Wonder of the World*."

From Austin's example, don't you wish you had known about compound interest when you were 18 years old and had started investing at that time?

Of course! We all do, me included.

Unfortunately, no amount of wishing, hoping, or even praying, can turn back the clock.

The good news is this: No matter how old you are right now, whether 40 or 65, you can still use compound interest to build wealth, which we will discuss in detail in a few moments.

As I mentioned earlier, the sooner you start saving and investing, the more time your money must grow.

Referring to Austin Campbell's example, if, instead of investing $2,000 a year in a mutual fund that earns 10% interest at age 18, he put a lump sum of $30,000 into the same mutual fund at age 32, can you guess how much he would have at age 65?

If you said, "About $700,000," then you are correct. The exact amount is… $696,754.63.

As you can see, while the amount of investment is the same in each case ($30,000), by waiting until age 32 before contributing money in a mutual fund, Austin would end up getting almost one million dollars LESS than if he had invested $2,000 a year, starting at age 18.

By now, I trust I have made it absolutely clear to you the enormous advantage of investing for your retirement as soon as possible. Even if you can put aside only a small amount today, it is still better than waiting five or ten years down the road when you think you may have a large sum to invest.

We will now examine the fourth thing well-off people do differently from the other folks...

4. The Rich Invest In Tax-Deferred Vehicles!

Before I explain to you the advantages of tax-deferred investments over non-tax-deferred investments, let me first tell you the difference between them.

When you put money into a non-tax deferred instrument, such as a savings account, CDs (Certificates of Deposit), or money market accounts, the interest earnings are taxable at your current tax rate. On the other hand, when you invest in a tax-deferred vehicle, such as an IRA or 401(k) plan, the earnings grow tax-deferred until withdrawn.

In Austin Campbell's example, the reason his mutual fund portfolio was able to skyrocket from $30,000 to $1,667,876 is that he invested in mutual funds that were qualified as <u>tax deferred</u> or <u>tax sheltered</u>.

Now, if he did not do that and he was, say, in a 30% tax bracket, then his mutual fund investment would be worth only $501,480, <u>which is almost $1.2 million less</u>!

Are you shocked to learn the huge difference between a tax-deferred investment and one that is not?

Here is an even more dramatic example to illustrate the power of compound interest and tax deferral. In 1492, the year Christopher Columbus sailed the ocean blue, if you were to invest just 1 cent in a tax-deferred investment that earned only 5% annually, guess how much you would have today?

A. $100,000
B. $1,000,000
C. $10,000,000
A. $100,000,000

The answer is none of the above. Believe it or not, you would have $610 million!

That's Right, More Than Half A Billion Dollars!

Are you astonished at the power of compound interest and tax-deferred?

I was when I first learned about the above illustration! And so was everyone else I showed it to.

Let us see what happens if we take away the tax-deferred element from the above example.

In 1492, you put a penny in a non-tax-deferred investment that earned 5% annually. Let us say you were in a 33% tax bracket. Guess how much you would have today?

A. $10,000
B. $100,000
C. $1,000,000
D. $10,000,000

The answer is none of the above. The right amount is… $192,325.

Now, if you are like some people whom I showed the above example to, you're probably stunned those taxes can reduce the earning potential of your investments so drastically, aren't you?

In our illustration, it slashed the earnings from $610 million to less than two hundred thousand.

What this tells you is…

To Maximize The Return On Your Money, You Need To Invest In Tax-Deferred Vehicles As Much As Possible!

You may be saying, "*The above example is not valid because no one has 500 years for their money to grow.*"

If you said that or something similar, let me give you another illustration using a time frame of just 20 years.

If you take a dollar and double it every year for twenty years, how much do you think you would have at the end of that period?

A. $1,000

B. $10,000
C. $50,000
D. $1,000,000

If you chose D, you are right.

In fact, you would have a little more than a million bucks – $1,048,576 to be exact.

Guess what happens if you did the same thing to the dollar but you are in a 28% tax bracket?

<u>In this case, you would get only $51,300, which is almost a million dollar less</u>!

By now, I trust you can see the incredible power of compound interest and tax-deferral, right?

Good. I am glad to hear that.

I refer to compound interest and tax-deferred or tax-sheltered investment as "the triple compounding formula," because you are getting…

1) Interest on your principal
2) Interest on your earnings
3) Interest on your tax savings

Earlier, I shared with you that an average American saves less than 2% of his or her after-tax income in 2003.

Because that is an average, this means some people do save more than 2%, such as 5%, 10%, or even 20%.

Unfortunately, for many of the individuals who do save more than 10% each year, they still will not have enough money to live their desired retirement lifestyles.

Can you guess why?

If you said, "*That's because they invest their savings in mostly or even all non-tax deferred investments,*" you are right.

What about you?

What percentage of your investments is tax-deferred?

If you answered, "*Very little or none*," I am afraid your money is producing only a fraction of its income potential.

Like some working Americans, you may be living off the interest earnings from your savings or investments right now.

If so, then 100% of the interest you receive is taxable. For example, let us say you have $100,000 invested in a money market fund that pays 5% interest or $5,000 a year. Assuming you are in a 28% tax bracket, you would have to give Uncle Sam $1,400 and get to keep only $3,400. This means, the real rate of return on your $100,000 investment is only 3.4%.

At this rate, guess how long it would take to double your money?

About 21 years.

There is a simple formula you can use to determine the number of years it will take for your investment to double in value. Financial experts refer to it as…

The Rule of 72!

Here is how it works: Divide the number 72 by the interest rate you are getting on your investment or savings.

Referring to the above example: You have $100,000 invested in a money market fund earning 5% annually. 72 divided by 5 is 14.4. It will take more than 14 years for your $100,000 to double to $200,000 (if you do not make any deposits or withdrawals).

You may be saying, "*Wait a minute! Didn't you just tell me it would require about 21 years for my investment to double*?"

Yes, I did. Let me explain the difference. If you invest $100,000 in a non-tax-deferred money market fund that pays a 5% interest, then it would take you about 21 years to double your money (assuming you are in a 28% tax bracket).

On the other hand, if you put the same amount in a tax-deferred vehicle that also earns 5% annually, then it would take only about 14 years for your money to double.

I am sure you would rather double your money in 14 years instead of 21, right?

Sure, we all would.

As a matter of fact, you probably want to do it even sooner than 14 years, don't you?

Great. And the wonderful news for you is…

By Managing Your Investments Properly, It's Possible For You To Double Your Money Every 6 To 10 Years!

Please pay close attention: If you have most or all your money in a non-tax-deferred investment (or savings) account right now, it's to your advantage to move some of it into a tax-sheltered vehicle, especially if you won't be using this fund for many years.

As you may be aware, the rates of return on savings and investments offered by banks and other financial institutions are the lowest in decades. So, if you get only a few points on your money and you must pay taxes on 100% of your interest earnings, you may end up making almost nothing.

Now, if you are retired and do not have any other sources of income, you will need to use a larger and larger portion of your savings or investments to pay for your costs of living each year, depleting your financial assets. And, if you have a small net worth, you could run out of money in just five to ten years and will have to rely on your family members or the government for support.

Did you know that if you have huge earnings from your investments and are receiving social security benefits, then a large portion of the latter could be taxed?

If you are in this situation, consider taking the cash you are currently not using and put it in a tax-deferred investment and let triple compounding grow your money.

In short, regardless of your current financial situation, even if you do need to use most or all your interest income every year to pay for your expenses, you can save thousands on social security taxes by structuring your investments in a unique way.

We will now discuss the fifth thing prosperous people do differently from the other individuals:

5. The Rich Choose The <u>Right</u> Tax-Deferred Investments!

There are several types of tax-deferred vehicles:

1. Fixed Annuities
2. Variable Annuities
3. Traditional IRA
4. IRA Rollover
5. Roth IRA
6. Simple IRA
7. Simplified Employee Pension Plans (SEP)

Not only do wealthy people invest in tax-deferred vehicles, but they also select the best ones for their individual situations, allowing them to maximize their profit potential and minimize their tax liability.

While a few of them know enough about tax-sheltered vehicles to manage their own investment portfolios reasonably well, most of them get advice from their financial planners or advisors, or investment counselors.

Regardless of your current level of wealth, whether you are a middle class American or a multi-millionaire, if you have a keen financial advisor or an investment counselor to help you handle your financial assets, <u>you will be able to increase your net worth faster than if you were to do it on your own</u>.

Just like great athletes, such as Michael Jordan, Pete Sampras, Wayne Gretzky, Tiger Woods, Marion Jones, have coaches to help them perform at an even higher level…

An Astute Financial Planner Or Advisor Can Help You Generate Higher Rates Of Return On Your Investments And Reduce Your Tax Liability!

Like most people, you probably consult with a medical doctor when you are not feeling well or when you want to learn how to improve certain aspects of your health, right?

Just like a doctor watching over your physical health, you can consider a financial advisor or planner as a *financial doctor* who looks after your financial health.

As your *financial doctor*, this person will help you identify your financial goals (if you have not done this yourself) … and then will show you how to achieve them in the shortest amount of time, using the least amount of money, effort, and risk.

Even though you may know how to manage your money and investments very well and have been able to increase your net worth at a steady pace each year, your *financial doctor* could help you reap even better returns.

If you are presently working with an excellent *financial doctor* (whether this person is a financial planner or advisor) and are extremely pleased with the results he or she has been able to produce for you, that is terrific!

On the other hand, if you are NOT satisfied with him or her, I suggest you start looking for a better *financial doctor*.

Perhaps, like many people, you currently do not even have a *financial doctor* and you have never thought about getting one. If so, now that you have discovered the huge benefits you can gain by having such a professional looking after your financial assets, you will consider hiring one, won't you?

That is fabulous! Here is how to get started…

Ask your family members, relatives, friends, co-workers, church members, neighbors, or other people you know, for the names of the financial planners or advisors they have used and would recommend. After that, narrow your list to several top candidates, and then contact each one to find out how he or she can help you accomplish your financial or retirement goals, or both… quicker than you can do it on your own.

Now, if none of the people you know can recommend a good *financial doctor*, you can contact my office to find out whether I am interested in working with you. (I will give you my number in a few moments.)

<u>That is right, even though you may want to hire me as your *financial doctor*, you might not be the kind of people that I'd like to have as clients</u>.

You see, unlike most financial planners or advisors who will accept <u>anyone</u> as their clients, if that person can pay the fees or have money to invest…

I Choose To Work Only With People Who Are "Players!"

What is a "player?"

This is an individual who wants to live a better-than-average or great lifestyle and who has big financial goals… and then <u>take the necessary actions</u> to turn their dreams into reality.

By this definition, only 2 out of 10 people are *players*. The other 8 are simply "wanna-bes."

Let me explain. Even though most people hope or wish to have more financial wealth or to live their ultimate lifestyle in retirement, most of them will NOT do what it takes to make their aspirations come true.

So, when they arrive in their post-employment life and realize they do not have enough money to even maintain their pre-retirement lifestyle, they regret they did not prepare for their future when they were younger.

Did you know most people who read this special report will do nothing with the information?

That is right, although this report could alter the course of their lives drastically, after reading it, many of them simply put it on a shelf (among the many books they had purchased in the past but have not even read past chapter one) … and continue living the same way they have been for many years or decades.

Are you a "player" or a "wanna-be?"

If you answered, "*Of course, I'm a player!*" then I am interested in becoming your *financial doctor*, **showing you how to retire sooner than your current plan, to produce better rates of return than what you are presently getting, to cut your taxes, and to increase your net worth enormously.**

Here is the next step for you to take…

Call and ask for, **Antione**, at **310-871-9678** … and let me know that you have read this special report and that you're a "player," and then ask her for a **complimentary *No-Risk And No-Obligation Financial Analysis*** (a $250.00 value).

The *No-Risk And No-Obligation Financial Analysis* works like this: You and I meet for half an hour. During this period, we will get to know each other, and I will ask you some important questions about your financial position and goals. And, at the end of our meeting, if I think you are really a "player" and feel I can help you realize your financial (or retirement) dreams, and if you also want to have me as your *financial doctor*, then we will arrange for a second get-together.

Conversely, after speaking with you for half an hour, if I think you are not a "player" or if I do not feel I am the best person to help you accomplish your financial or retirement aspirations, I will tell you so. Likewise, if you do not believe I will be the most suitable *financial doctor* for you, I want you to say so.

That sounds fair, doesn't it?

Good.

Well, in this special report, I have shared a lot of information with you, some of which you should find revealing or intriguing.

I congratulate you for reading this far! This tells me that you are truly serious about taking control of your finances once and for all, or you want to generate higher returns on your investments, or to pay less taxes, or even all three.

If so, pick up your phone and call me direct, at **310-871-9678** … to reserve your free *No-Risk And No-Obligation Financial Analysis*. Or fill out the Reservation Certificate (located on the last page of this report) and fax or mail it to us.

Because I can provide only a limited number of free *Financial Analysis*, if you procrastinate, I may not available when you call or you might get an appointment that's three to six months down the road. I urge you to reserve your spot today.

Thanks for reading this report. I look forward to meeting with you.

Warmest regards,

{**Your Name**}
"The Wealth Builder"

P.S. As you may recall, at the beginning of this report, I shared with you the following figures from the Bureau of Labor Statistics:

Out of 100 people who start working by age 25, by the age of 65…

- ⇒ 1% are wealthy.
- ⇒ 4% have adequate capital for retirement.
- ⇒ 3% are still working.
- ⇒ 63% are dependent on Social Security, friends, relatives, or charity.
- ⇒ 29% are dead.

I am sure you want to be a part of the top two groups, rather than the bottom three, right?

If so, <u>and you're a "player"</u> (see page 15 to find out what a "player" is), you're entitled to receive our complimentary *No-Risk And No-Obligation Financial Analysis.*

As I have explained, with this unique *Financial Analysis,* you and I will meet for half an hour. During this period, we will learn about each other, and I will ask you some important questions about your financial position and goals. And, at the end of our meeting, if I think you are really a "player" and feel I can help you realize your financial (or retirement) dreams, and if you also want to have me as your *financial doctor,* then we will arrange for a second get-together.

Again, to reserve your free *Financial Analysis,* phone me direct at **310-871-9678**. If you prefer, you can fill out the Reservation Certificate on the next page and scan and email it to me**.**

P.P.S. Even if you think you already have the best plan for accomplishing your financial or retirement aspirations, the optimal investment portfolio, and the finest tax-saving strategies, <u>getting an all-important professional "second opinion" to confirm your good judgment… will give you even more peace of mind</u>. So, arrange for your free *Financial Analysis* today. Call me at **310-871-9678**, or scan and email us the Reservation Certificate on the next page. You will be extremely glad you did.

P.P.P.S. By the way, if you are satisfied with your present financial condition or if you already have a great *financial doctor* helping you achieve your goals, please give this report to a family member, a friend, a neighbor, a co-worker, or someone whom you think will be able to benefit from it. If you would like us to send this report to some of your friends, give us their names and addresses… and we will be glad to mail it to them, and we will tell them it's a gift from you. Our phone number is **310-871-9678**. If you reach our voice mail, please leave a message, and we will get back to you within 24 hours.

Your No-Risk And No-Obligation Financial Analysis Request Certificate

❒ **YES! {Your First Name}**! I'm a "player," and I'm excited and eager to find out how you can help me achieve my financial (retirement) goals faster than I can do it on my own… while minimizing my risks.

I'd like to receive your complimentary *No-Risk And No-Obligation Financial Analysis*. So please contact me to schedule a time for us to get together.

Please PRINT Clearly

First Name: ____________________________ Last Name: ________________________________

Address: ____

City: __________________________________ State: ________________ Zip: ______________

Phone: ____________________ Fax: ____________________ Email: _____________________

The best day and time to reach me is: Day: _________________ Time: _____________________

I am interested in learning how to (please check all that apply):

❒ Achieve my retirement dreams.

❒ Retire 4 - 7 years sooner.

❒ Generate higher returns on my investments.

❒ Invest in tax-deferred vehicles.

❒ Slash my taxes.

❒ Other: ____

To reserve your free, No-Risk, No-Obligation Financial Analysis:

1. Scan and email this certificate to **Antione@TotalRewardsAgency.com**. Or...
2. Call **310-871-9678**, and ask for **Antione** Or...
3. Mail this certificate to: Antione Turner

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2447 PCH Fl. 2 Hermosa Beach, CA 90254
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