

Zero Money Retirement

The New Face of Retirement for the 21st Century



Your Retirement Mulligan

Extra! Extra!

Near Retirement Age
With Inadequate or Zero Funds?
Good News!
You CAN Retire



21st Century Retirement Requires

A Perspective Adjustment

1. At the turn of the twentieth century, the life expectancy for men was 46.3 years and for women, 48.3 years.
2. The leading cause of death, was infectious disease.
3. Those who reached retirement only experienced this lifestyle for a short time.
4. Most of these trailblazers were with one company for their entire careers. They worked “the grind” and looked to kick their feet up *“for whatever time they had left.”*

1. As of the turn of the twenty-first century, the life expectancy for men has climbed to 77.5 years, and for women, 80.3 years.
2. The leading cause of death is no longer infectious diseases, but heart disease, cancer, and other lifestyle induced diseases.
3. Today the retirement years could last 20 to 30 years...*or more.*
4. Many of us Boomers seized opportunity after opportunity and are never going to retire – because we can’t stop working. Our jobs / professions define us.



Time For A Mulligan

*A Second Chance To Enrich Your Golden Years and
Live With...*

- ▶ *Health*
 - ▶ *Time Flexibility*
 - ▶ *Prosperity with Peace of Mind*
 - ▶ *Security that comes from Peace of Mind*
- NOT MONEY**

With Inadequate or Zero Funds Using “*The ZERO
Money Retirement System.*”



Disclaimer

DISCLAIMER: Zero Money Retirement is a virtual life coaching and training system. It is a holistic training bent on the development of the "Whole" person. The system is Tried, Proven, Custom developed testing into our students' lives', Physically, Emotionally, Spiritually, Intellectually, Financially, and Socially. **Our coaching techniques and methods are rooted in the belief in Intelligent Design.** Why? With over 30 years of clinical observation, trial, and research, we have observed that determining "*Whose*" we are will be critical to eventually discovering "*Who*" we are – and accepting the limitations of our discovery. "*Who*" we are and being anything, one makes their minds to be are typically the goals of most coaching techniques. Our trials, findings, and research strongly rebuke that approach. It is only through determining where we came from that we will determine where we're going. It is only through the acceptance of our defects of character and limitations that we can develop a successful focused, workable, and closely monitored game plan for our students. However, we do not reject and do not attempt to change the findings and opinions of contrarians. We operate solely from a position of attraction – *not promotion or opposition*. Experience has shown us many want what we offer, making it unnecessary to debate the pundits.

Zero Money Retirement DOES NOT suggest that the system will guarantee success and DOES NOT sell financial products under ANY circumstances.



10 Commandments Of Zero Money Retirement

1. Make a Livin, not a Killin.
2. Clearly Define what you need.
3. Define Vocation from Avocation.
4. Go for the Guarantees. Set Realistic Priorities and Goals.
5. Plan things as flexibly as possible.
6. Automate, Protect, and Sync all devices. Use as little paper as possible.
7. Keep It Simple and Take It Easy.
8. Have a Fall-Back – Always Hedge.
9. Monitor with Accountability.
10. MAKE IT FUN!





According to the nonpartisan Economic Policy Institute, nearly one-half of U.S. households are reporting zero retirement savings.





To add insult to injury, we are living in a time of a cultural shift bent on retiring us whether we're prepared *or not*.



Your Mulligan Formula

Acceptance of Your Life Thus Far

+ Your Perspective On Life Going Forward

= Your *RESPONSE* To Life Going Forward



Affirmation

*“Growing Older Is Mandatory.
Feeling Older Is Optional.
I Have A PURPOSED Life To Live,
And I’m Going To Live It.”*



Let's Review...Surveys show the 4 top retirement desires are:

- ▶ Health
 - ▶ Time Flexibility
 - ▶ Prosperity with Peace of Mind
 - ▶ Security that comes from Peace of Mind
- NOT MONEY*



5 Emotional Stages of Retirement

1. **Imagination:** 6–15 years pre-retirement retirement planning.
2. **Anticipation:** Up to 5 years pre-retirement excitement about retirement; last-minute anxieties and doubts.
3. **Liberation:** Retirement day and 1-year post-retirement honeymoon phase
4. **Reorientation:** 2–15 years post-retirement Re-adjust priorities, activities, relationships
5. **Reconciliation:** 16+ years post-retirement relative contentment, hopefulness, and acceptance





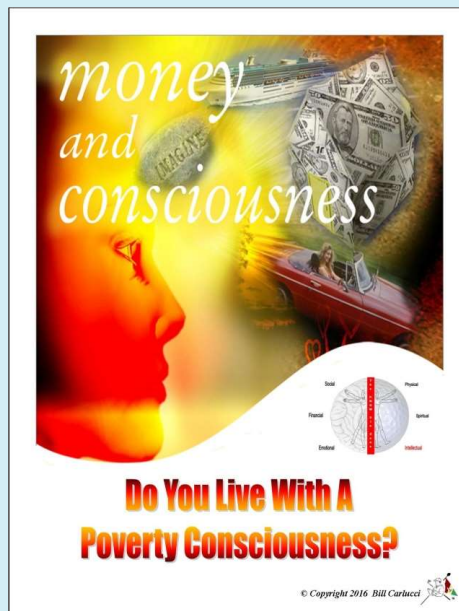
The Retirement Test

Retirement Is NOT About Financial Independence – It's About Independence from Finances. It's more Emotional than Financial!

Click: <https://zeromoneyretirement.com/the-5-emotional-stages> And Download Your Complimentary Copy Of “The Retirement Test.” See If You're Ready To Retire Emotionally



21st Century Retirement Is About Living With A Prosperity Consciousness

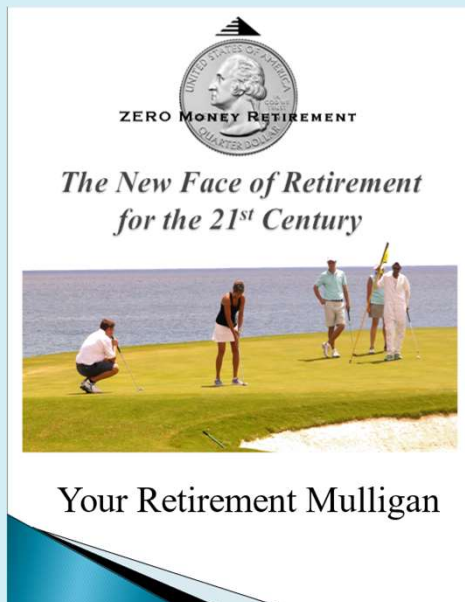


A Prosperity Consciousness as we see it is based on coming to terms on what is enough and what is important to you. It's rooted in an incurable gracious perspective which allows you to live effortlessly and fearlessly no matter how much money you have or don't have.



Download The System and Get Your Mulligan For Your Golden Years

Click <https://zeromoneyretirement.com/training-system>



The System Includes:

- ▶ A Clickable and Fillable 111-Page Narrative.
- ▶ Monthly Coaching Video Trainings.
- ▶ Access To All Updates and New Assessments.
- ▶ Member Pricing On Personal Coaching.



Thank You!

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