Why It Matters – Special White Paper Report

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How Much Is Enough? What is Your Backup Plan?

Introducing an Accelerated Business & Income Model

Financial stability can be greatly accelerated through the use of leverage and earning a higher quality of income. This includes passive or residual income in a business model that doesn't have employees, bosses, overhead, or costly business infrastructure. When you replace linear income with residual income you can accelerate toward having more life options, better financial outcomes, and more security in the family budget. Whether you call it 'walk-away' income, 'make-money-in-your-sleep' income, 'get-out-of-debt' income, 'work-optional' income, or 'pay-the-bills' income - using leverage and accelerated business models are now mainstream in a side-business economy.

This report will help you know what you need to be able to retire and maintain your lifestyle. Use the "Rule of 72" formula and the "Asset Equivalents Table" below to find out how quickly your current investments will double and if they will be 'enough', as well as what a monthly residual income stream represents as an "asset equivalent."

Asset Equivalents Table

$200 Per Month		$600 Per Month		$800 Per Month		$1,000 Per Month	
Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bak
2	120,000	2	362,000	2	480,000	2	600,000
3	80,000	3	240,000	3	320,000	3	400,000
4	60,000	4	180,000	4	240,000	4	300,000
5	48,000	5	144,000	5	192,000	5	240,000
6	40,000	6	120,000	6	160,000	6	200,000
7	34,286	7	102,000	7	137,143	7	171,429
8	30,000	8	90,000	8	120,000	8	150,000
9	26,667	9	80,001	9	106,000	9	133,334
10	24,000	10	72,000	10	96,000	10	120,000

$2,000 Per Month		$4,000 Per Month		$5,000 Per Month		$10,000 Per Month	
Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank	Interest Rate %	Amount in Bank
2	1,200,000	2	2,400,000	2	3,000,000	2	6,000,000
3	800,000	3	1,600,000	3	2,000,000	3	4,000,000
4	600,000	4	1,200,000	4	1,500,000	4	3,000,000
5	480,000	5	960,000	5	1,200,000	5	2,400,000
6	400,000	6	800,000	6	1,000,000	6	2,000,000
7	342,857	7	685,714	7	857,143	7	1,714,285
8	300,000	8	600,000	8	750,000	8	1,500,000
9	266,667	9	533,334	9	666,668	9	1,333,335
10	240,000	10	480,000	10	600,000	10	1,200,000

The Rule of 72: The number 72 divided by rate of return tells you how often your money doubles. If you are already in your 40s or 50s and don't have a healthy start on your retirement fund - you simply don't have time! The "Rule of 72" won't work for you!

$$\frac{72}{\text{Rate of Return}} = \text{Time for Investment to Double}$$

Time-to-Double Example: 72 ÷ 4 = 18 years; 72 ÷ 6 = 12 years.

Note: For a more precise calculation, use an Online Retirement Calculator: Iinterest.com/calculator/retirement-planning-calculator/, or use the calculator widgets at RedoxMatters.com/finance.

Four Steps to Understanding Asset Equivalency

Step 1: How much money will you need in the bank to be able to retire?

Select the monthly income you need to live on, then pick a reasonable interest rate of return. Then use the table to locate the total amount of savings required to generate that monthly income. Using the Asset Equivalency Table you will find the amount of money it takes at various interest rates, to generate various monthly income streams. Example: If you need $5,000/month to live on each month, and you can safely earn 4% in the marketplace, you will need $1.5Million on deposit.)

Step 2: How much income will your current savings generate?

Pick a safe retirement-stable interest rate of return and line that rate up with the amount you determined in Step 1 somewhere within the Table. Look above it and see the amount of monthly income it generates. (Example: 6% and $200,000 = $1,000/month)

Step 3: How Much Do You Need to Save to Fill the Gap Between Now and Retirement Age?

Your "Retirement Reality" is the gap or shortfall between the total needed on deposit (Step 1) and what you have in current savings. Divide this number by the number of months left before retirement (i.e., the # of years left until retirement, multiplied by 12). Use the chart again to discover the monthly amount that must be saved each month from now to retirement. (Example: If you plan on needing $1.2 million at retirement and have $200K now, you need to save/build an additional $1 million in your fund. If you have 15 years to go, then divide $1 million by 180 months (15 years x 12 months) which equals additional savings of $5,555 per month each month. Remember that these additional amounts must come from "net" money left over after all household expenses are met – and which can be obtained from business expansion, working longer hours or overtime, getting additional jobs, receiving royalties **OR** through leveraged networking and 'next-level marketing').

Step 4: How much would a residual Income stream be worth?

An increasing number of people accelerate debt reduction and retirement by utilizing a business system which leverages the efforts of other people rather than their own efforts. This additional monthly residual income represents an "asset equivalency," the "same as" passive income from a retirement account. Having a residual income from a networking business model is the same as drawing that amount from savings. (Example: $10,000 per month income represents having an asset valued at $2,000,000 earning 6% interest. It also equals having $4,000,000 in the bank at 3% interest.)

[Note: These are approximations and do not factor in inflation, market corrections, investment fees, market corrections, and so forth. For more info about this and the book "Why It Matter$, visit: RedoxMatters.com/financial].

Assuring Retirement / Income Security with a Backup Plan

A successful retirement fund requires early and regular savings combined with the magic of compound interest – steadily performing over long periods of time. Market risk, recession, and inflation are important considerations in this equation.

More than half of Americans don't start early enough and don't have enough saved to retire comfortably - and must remain employed, or un-retire and re-enter the work force, or dramatically alter their living standards. This doesn't have to be your future. You can choose a different path and financial model!

Risks

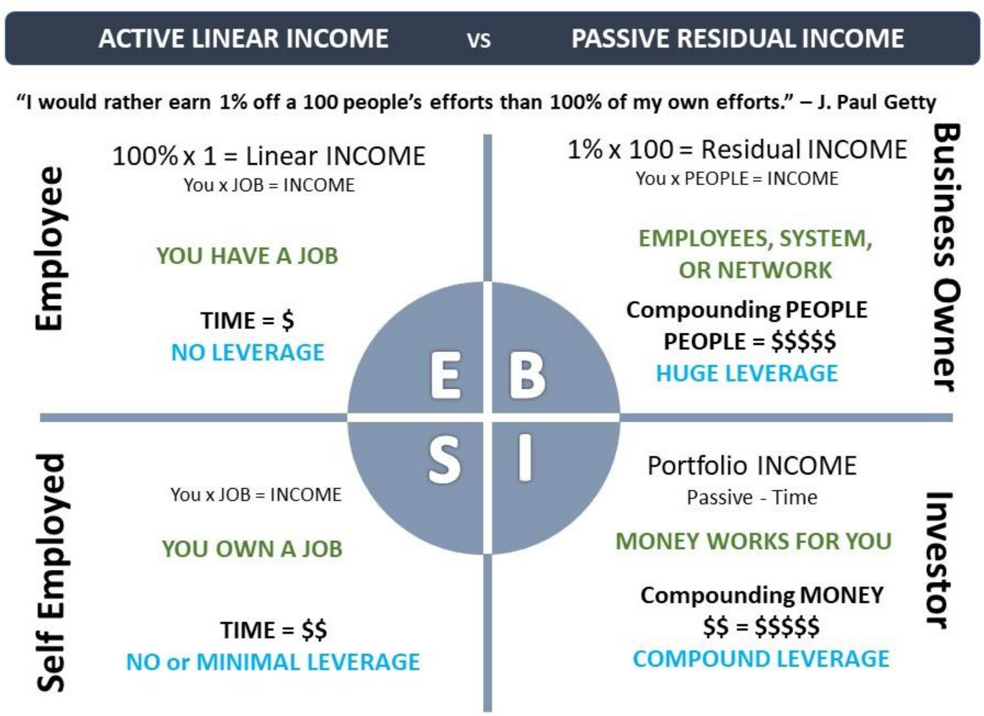
- Market volatility
- Tax & fund regulations
- Politics
- Job loss or forced early retirement
- Disability or injury
- Health problems

Where does money come from?

There are two ways money flows into your life - now and the future: it's either active and linear, or passive (interest income or residual). You either work for it hour by hour – job by job, or it comes from stored assets or from residual business income. This can be further subdivided by the degrees and types of leverage utilized.

Active Linear Income

This is the active trading of time-for-dollars. There is no leverage! It's all on you! This is a job or self-employment. If you stop or quit working - the income stops!



Passive or Residual Income

Retirement and financial freedom require passive and or residual income! Passive income uses accumulated portfolio assets drawing interest – money investments put to work for you. Residual income is derived from leveraged business systems – leveraging other people – such as employees, agents within a brokerage, commissioned salespersons, or from within distribution networks.

Within these models, leverage is increased with deeper vertical reach – people telling people who tell people who tell people! The more people brought into your distribution & consumption network, whether by your own efforts or by the efforts of others, the more your income. This is best seen in a multi-generational vertically leveraged networking business model.

Compounded Generational Leverage, Math & Duplication

From the Asset Equivalency Table on page one, you can see that residual income is a powerful way to supplement or eventually replace your work-a-day income. Vertically leveraged residual income has no ceiling or upside limits.

Furthermore, networking business models eliminate your overhead for running a business. No storefront, no warehouse, no fulfillment or shipping, no marketing or website development, and no employees!

Residual income is dynamic and geometric. The vertical leverage compounds when others duplicate your activities and begin building your network with you – for themselves.

This "compounded generational leverage" is the 'magic' behind vertical leverage – people who tell people who tell people! Working across global markets allows you to earn income and build your business while you sleep – or while doing something else!

Residual income can develop faster than waiting on compound interest to slowly grow your monthly savings. The compounded generational or vertical leverage inherent in networking reaches down to the "N^{th}" level as far as you build it. There is no limit, and hence no limit on your income! This only happens with a networking business model. It's that simple! It's just math!

Strategic Advantage for Business and Health

In addition to vertical leverage, there are two other advantages which are very helpful make all the difference: 1)- Using an established business system and infrastructure with centralized business support services, and 2)- having a highly products that are unique and with little or no competition.

Leveraging established business resources means that you don't have to duplicate them yourself or "reinvent the wheel." Associating with companies with little to no debt, and are expertly positioned in the marketplace provide you with a favored advantage. The secret is all about "right" – as in, right time, right place, right company, and the right products - positioned for growth in front of the right demographics with the broadest target audience possible.

Combining this business strategy with the leading concerns and needs which people have – health and financial stability – positions you in front of the most massive demographic waves in history.

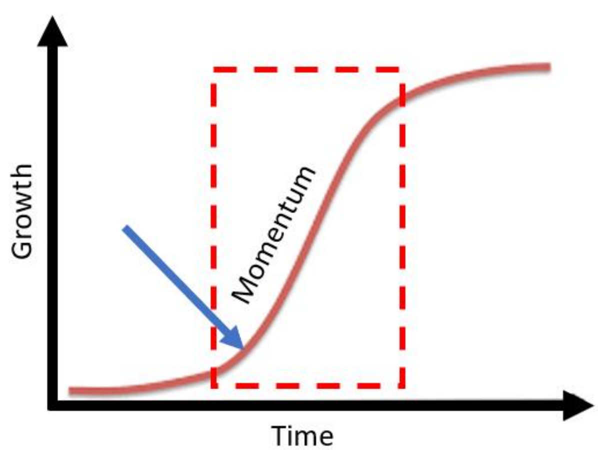
For example, cellular health, wellness, antiaging, skin care, athletic performance, and antiaging represent massive and expanding markets and demographics. Unique solutions positioned within and in front of these market trends, combined with the surging side-gig economy, creates compelling force multipliers for building a home-based business – along with improved personal health and financial stability.

Marketplace Advantage

- Established business operations
- No start-up or working capital
- No debt & low to no overhead
- Turn-key biz tools
- Online / app marketing content & systems
- Leadership and business development training
- Central supported ordering & fulfillment
- Broad market with universally attractive products

Capitalizing on the Growth and Momentum Phase

Smart money knows that the best time to become involved in any business endeavor is near the beginning. The transition from the formulation and development phase to the momentum phase – where the "S" growth curve begins to rapidly climb and market acceptance and adoption happens – is the ideal time to become involved with the 'next best thing!' It is past the risky phase of formulation and optimizes the potential for growth and market acceptance.



When the power of wellness and antiaging products (such as cellular health and redox biology market trend) are combined with ideal business timing and demographics, great things can happen!

The redox health breakthrough combines with the cosmetic, athletic, wellness, antiaging, and home-based business marketplace, to create a compelling opportunity not seen before. It has arrived just in time to help with retirement planning, healthcare costs, faltering home budgets and job insecurity - as well as with solutions which deal with the many age-related health problems which affect our world.

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Also visit: www.RedoxMatters.com and www.Why-It-Matters.com .

16 Retirement Statistics That Should Concern You [1]

1. If you are already in your forty's or fifty's and haven't started or are behind on your retirement savings … it's probably too little and too late! This is due to the "Rule of 72" – the time it takes for money to double.[2]
2. 33% of Americans have nothing saved for retirement. 64% of Americans will retire broke. [3]
3. 25% of Americans don't expect to retire at all.
4. 48% of Americans have less than $10,000 saved for retirement.[4]
5. 53% have asset income in retirement.[5]
6. 76% of Boomers are not confident they will have enough to last through retirement.[6]
7. 56% of Americans lose sleep when they think about retirement.[7]
8. Men age 65 have a 78% chance of living 10 more years; women 85%.
9. Women are 27% more likely to have no retirement savings.
10. Waiting until 40 is like taking a half million dollars and lighting it on fire. [8]
11. Seniors declaring bankruptcy has grown to 7%.
12. 30% of homeowners at retirement age sill have mortgage debt.
13. 84% believe they will not be able to afford long-term care costs.[9]
14. 73% believe they won't have enough to money to pay health care expenses after retirement.[10] A couple will spend quarter million dollars on healthcare through retirement. Only 12% of Boomers have factored costs of health care in their retirement projections. [11]
15. 87% of Boomers got a "D" grade on a retirement quiz.[12] Overwhelming majority underestimate long term needs.
16. 25% of American adults have a student Loan, which averages $37,172. [13]

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[1] https://www.cheatsheet.com/money-career/10-retirement-statistics-will-scare-crap.html/
[2] https://www.investopedia.com/ask/answers/what-is-the-rule-72/
[3] https://www.gobankingrates.com/retirement/planning/why-americans-will-retire-broke/
[4] https://www.chrishogan360.com/10-frightening-retirement-stats-that-should-scare-you-into-action/
[5] https://money.usnews.com/money/retirement/articles/2011/08/30/retirees-increasingly-depending-on-social-security
[6] https://www.myirionline.org/docs/default-source/research/boomer-expectations-for-retirement-2016.pdf
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[8] https://www.gobankingrates.com/retirement/planning/waiting-to-save-retirement-costs-you/
[9] https://www.myirionline.org/docs/default-source/research/boomer-expectations-for-retirement-2016.pdf
[10] https://www.myirionline.org/docs/default-source/research/boomer-expectations-for-retirement-2016.pdf
[11] https://www.fidelity.com/about-fidelity/employer-services/health-care-costs-for-couples-retirement-rise
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[13] https://www.nitrocollege.com/research/average-student-loan-debt