



# Inspired To Retire

## What your financial advisor won't tell you...



## If you knew that you could securely retire this year, what would you do...?

We are definitely NOT in Kansas anymore folks! Everything about our culture and economy seems on the verge of revolution.

I hope this short "thought paper" will help inspire you to enter into your own conscious relationship with your money and your future in some new and inspiring ways, by offering a few thought provoking keys to the future financial world we are entering...

### Key Questions for an Inspired Retirement

- ◆ What is a life well lived - i.e., what most matters to you in life?
- ◆ What do you feel is your greatest gift or ability?
- ◆ What is your *Money Fear Type* and do you know your spending triggers?
- ◆ If we were sitting together 3 years from today, what would have needed to happen in your life to feel successful - What would have needed to have changed:



PHYSICALLY  
 MENTALLY  
 EMOTIONALLY  
 FINANCIALLY  
 SPIRITUALLY



# LIFE FEAR CHANGE SECURITY & CHARTING TRUE NORTH

What drives your life choices? What path are you taking right now when it comes to living what most matters to you?

For many of us today, a climate of uncertainty and unpredictable change amidst a tenuous political and financial situation is understandably creating a lot of fear for a lot of folks.

What happens when fear is in the



driver's seat is almost always a constricted loss of one's true direction in life. coinciding with an increasing sense of anxiety about the future; a greater and greater avoidance of change; and opting out for the same road taken by the crowds versus one that is truly connected to one's own sense of inner life purpose, desires and ideals.

In other words, when things get shaky in our outer world, very often we tend to lose touch with the road leading to our own *True North*...

## WHY NAVIGATING RETIREMENT - STARTS NOW!

### RETIREMENT MYTHS

#### MYTH 1:

*"Work hard and by 65 you will be able to retire and kick back and enjoy the security you earned and so well deserve."*

#### MYTH 2:

*"If you have a million dollars in investments you can afford to retire."*

### STATISTICALLY SPEAKING:

Today: Life long workers by the time they reach the age of 65:

- Only 1% will be considered wealthy (annual incomes of \$450k+)
- And only 4% will have adequate capital stowed away for retirement.



**Things have changed** since our parents retired - things have changed a LOT!...and they will continue to change even more over the next decade.

Most successful people in this country today will need at least \$2.5 million to maintain their lifestyle.

#### **A simple rule of thumb is this:**

- \$212,000 in investments, earning 6%, enduring 2% inflation will produce \$1000 per month in income, for 30 years. \$10,000 per month will require \$2,120,000.



## GETTING WISE TO YOUR ADVISOR: THINGS TO KNOW

In the new economy, with longer life span greater healthcare costs and diminishing employer incentives, a secure retirement will fall increasingly to our own individual determination to take a conscious and very actively engaged role in our financial planning and investment portfolio management.

This means holding our financial service providers to a much greater level of responsiveness, integrated counsel, and personalized financial investment structures.

Like all things today it seems, traditional financial advisory roles will not change to meet today's needs until or unless we demand it.

Traditional Stock Brokers, Money Managers and Bankers are not trained - nor are they incentivized - to help you pave a lifestyle-integrated and personally optimized portfolio.

Hold on! I am not saying this is true of all advisors and investment managers. I am though, sharing with you this:

In the last few years, many professionals who have come to me for financial advice and to analyze

their predicted retirement success metrics within their current portfolio package, have been set up with essentially the same mutual fund package or other cookie cutter portfolio management package ...regardless of each individuals' very differing goals, needs, and values!

And that's not all: Many of the high net worth individual portfolios we graphed against ability to achieve secure retirement was maligned, under performing and insufficient to meet the couple's true values, needs and goals for retirement.

**Doesn't that worry you? It sure worries me.**

So I say here: Let's wake up!

Yes, things have changed... and change always brings abundant opportunity to those who keep pace.

The traditional ways of financial planning are not yet online with what is required in today's culture.

My advice to you? I hope that you will be intrigued to use this information to help you get on your financial life "WAZE! "...

### **"WAZE" - GUIDING PRINCIPLES FOR SECURING YOUR FUTURE ...AND PERSONALIZED ROUTE**

Based on our nearly 3 decades of independent and integrated financial counsel to our high net worth clients, here are the 4 main guiding principles we use to assure you have a roadmap that is based upon your "True North" in life - and one that is life-streaming and flexible to changes that occur in your life all along the way! (*WAZE is our acronym for our unique proprietary Financial GPS system we developed and use with clients, that works much like the popular route adjusting WAZE mobile app.*)

- **W**illingness - Get involved in your life vision and your investments. Become willing to deeply self-reflect and talk about your money AND your fears, reactions, old patterns, values, current needs, crossroads, and life purpose. In fact, demand that your advisor include this *whole of you* in all financial decisions ...or find a better advisor!
- **A**ccountability - Hold yourself - and your professional financial team - to accountability and purpose driven communication; to ongoing reporting, strategic discussion and re-adjustments! If your advisor is not one of your closest friends and personal allies in life ...then find yourself a better advisor.
- **Z**ero to 90 - Have a financial plan that is focused, nimble and structured to carry you from zero-to-90! - i.e., one that surrounds, holds, carries and exceeds your life; one that builds a legacy for which your life stands as your *True North*.
- **E**xtraordinary - Let your money serve your greatest true wealth and currency - those loves which most matter in your life. Be extraordinary in your wealth!



## 4 KEYS TO ASSURE THAT YOU GET WHERE YOU'RE GOING - IN STYLE AND COMFORT...

**YOUR SEAT:** Design a portfolio that is comfortable to sit with; that is positioned to your timeframe; and that is suitably adjustable - i.e., do not assume that your current portfolio is adequate. Ask for a complete analysis of income and volatility expectations.

**THE FUEL:** Closely watch fees. Statistics have proven that investments with lower feeds do better over the long haul. Many fees are hidden. Don't hesitate to ask and make sure you fully understand the answers.

**YOUR ROADMAP:** Don't opt for someone else's map or a cookie cutter template fund. Make certain that your investments are consciously designed and aligned to support your own lifestyle needs, preferences and values. A custom designed portfolio does not cost more - it paves your way and supports your life values. Professional independent counsel from an Registered Investment Advisor (RIA) can often provide more avenues, flexibility, offerings, and accountability than many traditional bank houses or stock brokerage firms. If you want to achieve your vision, get the best roadmap!

**THE STEERING WHEEL:** This is the foundation of our work and we consider it crucial: Have a financial plan that is "LIVE" and that is used at EVERY investment meeting! Your advisor must be able to chart and forecast each turn or crossroad you meet in life ...and show you how to best navigate around these events and traffic jams that pop up in life. Just as in life: the steering wheel is a the most vital component keeping you on track to your destination.



## "MUST READ" LIST - YOU'LL BE GLAD YOU DID!

- ◆ [Get Wise to Your Advisor:](#) How to Reach Your Investment Goals Without Getting Ripped Off
- ◆ [The Money Code:](#) Improve Your Entire Financial Life Right Now
- ◆ [The Road to Character](#)
- ◆ [Couples Money](#)
- ★ **BONUS OFFER HERE:** [Download our proprietary Client Welcome "Taking Stock" Questions](#)
  - If these self-reflective questions get you curious to analyze your current investment plan and portfolio against your retirement dreams and vision, we invite you to look into our [Financial Clarity Mapping Retreats](#) or to inquire about joining our family of WAZE investors!



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