CURTIS RAY

EVERYONE ENDS UP POOR!

Why Retirement Planning Is All Backwards And How To Fix It

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"Someone's sitting in the shade today because someone planted a tree a long time ago."

Warren Buffett

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Acknowledgments

I want to start off by thanking my wife, Erin. From reading my early drafts and giving me feedback, to always pushing me to not settle until the book was complete. This book would not be what it is without her constant support.

So many people have been a positive influence in my life. They all deserve recognition and want to thank each of them.

I wish to especially thank my parents, who have always been supportive and instilled the belief and confidence in me that if I wanted to do something, I could always make it a reality.

About the Author

Curtis Ray is the President and CEO of MPI® Unlimited, LLC, which he founded in 2014. He is also the designer and developer of the Maximum Premium Indexing or MPI® Secure Compound Interest Account.

In 2014, Curtis was introduced to the world of financial planning and insurance and found his passion there, through teaching people about the Rules of Money and how to maximize retirement income through secure leverage and discipline. Through years of research, Curtis concluded that the traditional system of using the 401(k), IRA, and many stock-based planning methods is not only broken and will likely not produce the retirement people have come to believe in, but was never designed for retirement income in the first place.

Before MPI® Unlimited, Curtis attended Arizona State University where he was on the ASU wrestling team. After leaving college, he started his first business in the granite countertop industry. Growing the business to over 30 kitchens a week, in 2008, he started his second business through which he designed and developed the patented revolutionary natural stone system called ForzaStone.

Curtis lives in Gilbert, Arizona and is married to Erin Ray and has five beautiful children (Cayden, Caliann, Brody, Lexi, and Kenzie). He enjoys spending time with his family and playing sports, especially football, basketball, and wrestling. He is also an avid world traveler who enjoys experiencing other cultures and history and seeing all that the world has to offer.

Preface

How do you achieve financial freedom? What is required to have enough passive income so that you get to do what you want, when you want, where you want, and with whom you want?

We talk about it all the time. It is something most people dream about. There are so many books, articles, programs, and experts that will tell you they know the way. All you must do is buy their book, attend their convention, or join their system.

So why do around 99% of all Americans end up downsizing in retirement and never achieve the financial freedom they hoped for? Even when you buy the book, attend the convention, and follow their system, why does Everyone End Up Poor™?

Introduction

If you have been in the financial services business long enough, you'll naturally reach a point of skepticism about "new innovative ways" to plan for retirement. The typical pitch involves someone's clever spin on the same old story, wrapped with graphical interpretations and a literary bow. Terms like arbitrage, leverage, and innovation are all too common these days when learning about retirement strategies to outrun market volatility, fees, and of course, taxes.

Four years ago, I met Curtis Ray in my conference room for a meeting set up by one of my staff and all I could think to myself was, "Here we go again, another advisor with a brilliant idea." My focus wasn't to leave the meeting with a new concept, but to get out of the meeting as quickly as possible. And then it happened… there before me sat a guy that wasn't formally trained in financial planning, in fact, not even in the financial services industry up until that point.

Curtis began to tell me his background, a colorful mix of family, fun, and focused entrepreneurialism that immediately captured my attention. What stood out to me is that Curtis already was successful running a business that he built from the ground up.

His journey into financial planning was triggered simply by a question about a life insurance policy he purchased years prior. A question that led him down a path that landed him in a boardroom telling me about his discovery called Maximum Premium Indexing, or MPI®.

You see, it's rare these days to find people that are so extremely dedicated to truth and resolution that they are willing to immerse themselves in education and exploration to discover a better way. He put in hours of research beyond what most of us would be willing to commit, for a single idea. That was my take-away from our first meeting. Here was a guy that not only identified a problem he shared with the entire US population, but through his pursuit of knowledge, found a way to fix it.

So how did the meeting end? I told him it wouldn't work, there were too many obstacles, and I proceeded to list, one by one, the holes in his plan.

What happens next almost never happens in this business. Curtis left my boardroom and spent the next two years addressing every single issue I pointed out. I nearly forgot about him until I got a call a couple years later with a voice on the other end of the line asking, "Are you ready to change the world?"

Are you tired of the same old story? If so, read this book!

Eric Palmer, CMO

CHAPTER 1

Everyone Ends Up Poor™

You made it! For 40 years of your life you have woken up early, got ready for work, worked your fingers to the bone, and it is finally happening! You were sold the idea that if you were willing to save in your 401(k) or IRA, you would be able to retire in style. Your employer even offered a 4% match to your savings. You woke up on your 65th birthday and have $751,362 in your retirement account. You earned it. You dreamed of it. Everything you worked for finally is reality. You've planned a big party. Friends and family are coming over to celebrate! You are planning a long trip with your spouse. The golden years are here, financial freedom has arrived. Financial independence! Financial security! You meet with your financial advisor and ask for a customized retirement income withdrawal schedule. Then that moment happens… millions of Americans have this moment. The five stages of grief kick in. First is denial, then anger, then bargaining, then depression, and then you finally accept the results. This is the moment of confusion. What happened? Your financial advisor tells you that your 401(k) or IRA, with $751,362 in it is only going to produce you $24,043 of annual spendable income. How is it possible a retirement plan could have so much money and produce such low retirement income? The simple answer: Because that's how it was designed from the beginning. Now what?

Everyone Ends Up Poor™!

The title was designed to grab your attention. Throughout this book I am going to expose many hidden truths about the retirement planning industry (and how its stacked against you from the beginning), and more importantly, how to win the game of wealth as it's not as difficult as you may think.

If you are reading this book, odds are you: 1) want to debunk what I've just proclaimed as you think there is no way your financial advisor or 401(k) provider is leading you down a substandard path; 2) feel a bit concerned and hope to avoid a similar financial fate; or 3) are curious and open to better options. You would like to take charge of your future, so you can retire in a way that is both abundant and prosperous.

The title of this chapter is important because many hard-working Americans fail to plan for their retirement, and even those who do, are limited by the crippling restraints of our current financial system. This financial system includes programs such as the 401(k), IRA, real estate rentals, cash value life insurance and many others. Simple math confirms this: 100 years of data reveals that basically Everyone Ends Up Poor™ when they use traditional plans.

I can imagine you are saying, "That can't be right!", but yet you know it is because of that anxiety and fear you feel regarding your own retirement. Of all the people you know, how many of them are truly financially free in both time and money to do what they want, when they want, and with whom they want? In this book, I am going to show you the numbers, the reality, and a new way that empowers you to retire as you've always envisioned and deserve.

My name is Curtis Ray from Gilbert, Arizona, and those numbers, that 100 years of data, prompted me to find a better way. I am a retirement planning specialist, focused on the phenomenon of Secure Compound Interest. I am also the creator of the MPI® Premium Finance Strategy because I believe that hard-working people should have the opportunity to deploy a retirement plan that produces the maximum amount of retirement income, eliminating the requirement to downsize your lifestyle.

Before I present you with the details of this plan, my inspiration for such a revolutionary method, the numbers that disclose the truth, the failings of our current system, and the pillars of a successful retirement plan, I'd like to tell you a story:

My dad is an incredibly hard-working man. As a general contractor, he put in the hours, the blood, sweat, and tears, to generate a substantial income for his family. This was no easy feat, as the expense of raising nine children was considerable. My dad worked every day, and throughout his self-made career, he supported us well while continually investing his earnings into both his family and his business.

My mom is extremely charitable and is the type of person who loves everyone as she does her own family. Once she meets you, she will add you to her Christmas card list, and once she learns your birthday, she'll never forget it. She is such a caring soul. Unfortunately, just as fast as my dad earned money, my mom's charitable and loving character made it difficult to save money.

Now at the age of 65, can you guess the amount of money my dad has set aside for retirement? Zero. This man who worked every day of his life did not plan for his future, whatsoever. It's unfortunate that at age 25, 30, or 35 years old, no one sat him down and gave him the financial education needed to secure his future. If someone had simply said, "Starting today, set aside $500 a month, do it this way, and by age 60 you will be financially independent," my dad would be living in a completely different reality than he does today.

I tell you, if my dad had paid himself first and put money aside, my brothers, sisters, and I would never have missed the money. We would have still enjoyed little league and vacations—his investment in his future would have had no impact upon our childhood, whatsoever. That said, it would have had a significant impact on my dad's life and future. He is an incredible man who did everything right… except for planning for retirement.

In watching my dad's entrepreneurial success and unfortunate financial planning mistakes, I vowed to do it differently. As a father of five, I wanted to ensure that I was looking out for the best interests of myself, my wife, and my children. I truly believe that it was possible to work hard and support my family today, while simultaneously preparing for a successful tomorrow.

My hope is that by reading this book, you will become proactive and position yourself for retirement success. If you begin today to plan and prepare, this book will teach you how to achieve a future that is secure and a retirement of abundance. Instead of looking back and wishing you had done things differently, you will be grateful that you encountered this book at this point in your life. The result will be golden years that can be lived well, doing what you want, when you want, where you want, and with whom you want. You will be confident that your needs (plus wants) are taken care of and that your family will be left with a financial legacy.

Throughout this book, I will show you how to avoid the fate of so many other Americans who are driven to a stress-filled retirement by our traditional financial system. I want you to avoid their mistakes and pitfalls. Instead, work toward something bigger than living paycheck to paycheck. I want you to throw out the idea that you don't have enough money to start a retirement plan today, and I want you to begin planning for your tomorrow with precision and enthusiasm.

Albert Einstein once explained that there are only two types of people in the world: earners and payers. This principle can be applied to every aspect of life: money, energy, happiness, and more. It is what differentiates those who are improving their situation (earners) from those who are not (payers).

Are you aware that the primary regret of Baby Boomers is that they didn't start planning sooner? The absolute worst decision anyone can make is waiting until tomorrow. Tomorrow never comes—it is simply put off repeatedly. I'm sure you know what I am talking about. The likelihood that you have put your planning off for tomorrow is high. I will explain how and why you need to start your financial plan immediately, how to keep your money secured, how the effects of time and compounding are paramount, and the 12 fundamental pillars you will need to assure that your retirement plan is successful. In this book, I will often refer to the MPI® Premium Finance 2.0 or MPI®. This is the strategy that will provide you with the knowledge and tools necessary for your best tomorrow.

I have a passion for educating people about Compound Interest and the "Rules of Money," how to secure their future, and how to maximize their financial resources to ensure a prosperous retirement and complete financial freedom. This education is not limited to the younger generations alone; this education will improve anyone's financial situation. Through the MPI® strategy, you will benefit from a retirement plan that can yield up to **200%** increase in retirement income over the traditional 401(k), IRA, or real estate rental portfolio while providing more security in your life. How much better will your retirement be with double, or even triple the SPENDABLE income?

I look forward to educating you about a better method of planning, one that will benefit you and your family immensely. This is also the same method where I personally save for my retirement.

You may be startled by the information I am going to share with you, but please maintain an open mind regarding the vision you set for your own financial future. This book will demonstrate a revolutionary way for you to live the life you want: the life of your own design.

Moreover, do not become frustrated if you find it challenging to immediately grasp some of this information. It took me four years to fully understand what I will teach you through this book. Retirement planning has an inherent tendency to be a bit complicated, but you may rest assured that additional explanation and resources are available for anyone seeking more education.

Even though our current retirement system results in the majority ending up poor, this does not have to be your fate. You deserve better; you work hard and you've earned the right to a secure future, and I'm going to show you how to achieve the retirement you've always desired. Financial freedom is not easy; it will take focus, dedication, discipline, and a belief in your future, but will be the best decision you have ever made in your life. Let's get started!

Things to Consider

- Have you begun planning for your retirement?
- What does your current retirement plan entail?
- Have you researched the system you are using or simply accepted it as is?
- Are you open to a more secure and profitable option?

"In those things toward which we exerted our best endeavors we succeeded."

George S. Clason

Scan the QR Code to watch the documentary "Everyone Ends Up Poor!"

Scan the QR Code to schedule a no cost 1 on 1 to review your retirement goals.

CHAPTER 2

How the Traditional System Works (And Doesn't)

What if I told you everything you thought you knew about the current retirement industry is outdated or completely wrong? I know that sounds crazy; you have been told for your entire life that retirement comes from a 401(k) and IRA.

Doctors also told people for decades smoking was good for their health until either someone challenged conventional thinking or new research showed a better way. I ask you: just hear me out. Let's start with where it all began. In the big scheme of things, the retirement industry is fairly young and is a story that involves a considerable amount of greed.

Just decades ago, most people fell into four categories regarding retirement planning: participating in a pension plan, hiring an expensive financial advisor, going at it alone, or having no retirement plan, whatsoever. Then in 1979, a man named Ted Benna, who was known for his high level of ethics and who is considered to be the father of the 401(k), questioned why our country did not have a simple retirement system. Some people had pensions, but the majority of Americans had nothing. For many of them, retirement meant stashing money in their sock drawer. The fact of the matter is, there was no simple way to plan for retirement.

With good intentions, Benna discovered an obscure IRS tax code 401(k) and how it could be used to provide an easy way to save for retirement.

Through this tax code came the ability to contribute pre-tax dollars with companies matching the contributions made by employees. This system fell within tax law, could be written off on taxes, and the money would be tax-deferred as it grew, but only until retirement. This was a solution that helped many Americans begin a simple retirement plan.

Although basic and extremely limited in its ability to produce a good retirement, the 401(k) soon became the standard for many Americans who previously had nothing. With the best of intentions, the 401(k) was approved as a simplified, one-size-fits-all, system. It was easy to set up, your company could match your contributions, and the tax benefits seemed advantageous. Essentially, it was a quick fix to a big problem.

Unfortunately, greed took over after this seemingly immense victory for all Americans who signed up for this retirement plan. As you know, business is business, and profits are always a driving factor in business decision-making. With this new 401(k), a tremendous opportunity to increase profits presented itself. With a small contribution by the company and no long-term liability, businesses were able to eliminate most pensions and in doing so, save billions in future liabilities.

That was massive for several reasons. First, the employee felt that they were winning. This is called a perceived value, because we hear the words "free money," and we immediately think we should take it. In fact, The Center for Retirement Research did a study based on tax data and showed that for "every dollar an employer (on average) contributes to a 401(k) match, they pay 99¢ less in salary." That means you are paying for your own match by the way of a lower salary.

Businesses were setting themselves up to save billions, yet something of even greater impact was the creation of the multi-trillion dollar financial industry. To fulfill the need for someone to manage the money in the newly created 401(k), members of the financial sector quickly appeared and said, "Let us manage your 401(k). We will manage your account for a modest 1–2% fee." As a result, the financial industry rapidly blossomed. Before you knew it, the industry was managing trillions of dollars in retirement plans making billions in commissions/ management fees. With the discovery and advent of the 401(k), the true financial advising retirement industry was born.

The government began to promote the 401(k) with great enthusiasm. By allowing deferred tax dollars and then taxing the future growth and income, they created an immense future tax revenue. Additionally, they established regulations to prevent you from touching your money until the age of 59 ½—to do so would incur a penalty, and if you didn't withdraw your funds by the age of 70 ½, you could be taxed up to 50%. As a result, big business increased their profits while lowering their liability, the financial sector increased their management of money to the trillions, and government created a way to produce up to 500% more tax revenue, all at the expense of YOU (the individual).

This brief summary simply scratches the surface of why the traditional retirement plans were never designed in your best interest. I look forward to sharing more information with you that I hope will change your thought process when it comes to your retirement money.

Until now, we haven't had a true champion for our retirement planning. The world of financial advising rarely provides education, and my personal belief is that if they did, it would hurt their bottom line.

Benna wanted to help the little man plan for the future, and his plan became manipulated. In 2011, Benna himself began to think that the 401(k) might not be a good solution. He has been quoted saying that he'd created a "monster" due to the complexities and expenses inherent to the 401(k).

My goal throughout this book is to motivate you to question what you thought you knew and begin your path to financial discovery. Questioning common thought is how progress and innovation occur. No other education will improve your life more than understanding the Rules of Money and how to achieve financial freedom.

Things to Consider

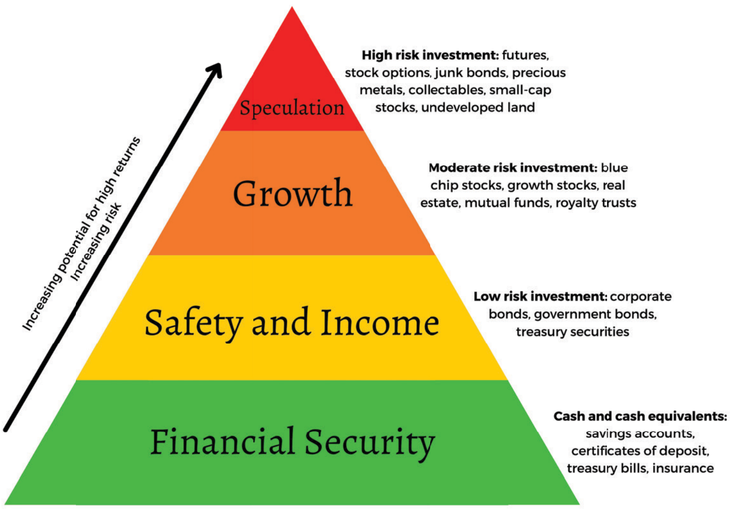
- What have you been told regarding retirement planning?
- What have you learned from what you've been told?
- What are your initial thoughts about your current retirement plan after having read this chapter?

"Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver."

Ayn Rand

CHAPTER 3

Income Killers: The Risk Pyramid and 4% Rule



Everyone Ends Up Poor™! Now, I will explain the math behind that statement. Chances are you are familiar with the risk pyramid above; most likely you were shown it when you met with your financial advisor or 401(k) provider to determine how aggressive of an investment plan to build. If you have never seen it, you probably have heard of it. When meeting with a financial advisor, you will typically be asked a series of questions to determine what "color" you are in the risk pyramid. It is red, orange, yellow, and green, and determines which level of risk you are willing to accept when planning for retirement. Sure, it's color-coded and seems user-friendly enough, but I'm going to tell you how I feel about this process: The risk pyramid theory of retirement planning is the enemy of all retirement income.

Although abiding by the risk pyramid is accepted as gospel in retirement planning, it is truly a wolf in sheep's clothing. Plainly stated, it kills maximum retirement income potential. Many financial advisors will tell you this risk pyramid represents how you secure your income and why you need to follow it. Unfortunately, they do this with little to no understanding of what it does to your retirement income. They do it all backwards.

The problem with those who practice this traditional theory of financial planning is that they believe account value is king. It is not! When I say "account value" the phrase refers to how much money you have in your retirement account or nest egg. The primary goal of many financial advisors is how much money can they make you. This is an admirable goal, but unfortunately, this alone does not necessarily produce sufficient retirement income. Advisors are paid according to how much account value you have, so that becomes their focus and the scale by which they measure their success. This is called your "Net Worth Number". Net worth is simply defined as all your assets minus your liabilities. Spendable retirement or passive income unfortunately is not based on your net worth number but something completely different. Spendable retirement or passive income is your "Financial Freedom Number" or the amount of secure and consistent income being generated off of your net worth number. Or better explained, your net worth is how much money you have and your financial freedom is how much spendable money your net worth is making.

Which of the following two scenarios would you believe is more important: 1) focusing on having the highest net worth number even if it doesn't produce a lot of retirement income or 2) focusing on assets that produce the highest spendable passive income, even if it produces a lower net worth number? This might not make sense because no one has ever explained to you how such things work. Imagine a retirement plan is equivalent to running a mile around a track. One mile around a track is four laps. In this analogy, many retirement plans such as the 401(k) and IRA use a race strategy that is backwards. Their plan is to sprint the 1st lap (focusing all the efforts on the net worth number), run the 2nd lap, jog the 3rd lap, and walk the 4th lap. But for retirement income purposes, however fast you run your 4th or last lap will determine your financial freedom number, or secure retirement income for life. Your financial freedom was never about how you started the race and everything about how you finished the race.

Anyone who understands a good race strategy, knows that walking the final lap will never provide the best result at the end of the race. That is a backwards plan. An effective race plan begins with a solid start, maintains a solid pace throughout the race, accelerates the last lap, and sprints to the finish. So how does this pertain to retirement income?

According to the risk pyramid theory, while you are in your 20–40s, you can be more aggressive in investments and focus your efforts on net worth. You can do this because you have time to accept more risk as you pursue the best short-term rewards. You will always have time to recover from stock market dips. The additional time enables you to sprint out of the gate looking for 10%+ rate of return, or interest earned. But in this same scenario, as you move into your 50s, you must reduce your risk because you have less time to recover from market dips. By lowering your risk in your investments, your interest earned begins to jog, or achieve 6-8% interest on average. Then, Income Armageddon happens in your 60s, you lower your risk yet again, and you begin to earn 4-5% net interest, or WALKING… As mentioned, your last lap ultimately determines your retirement income.

Following the risk pyramid theory literally cuts your income potential in half or more. Nobody talks about this. It's the dirty secret that they hide, focusing your attention on net worth and current rate of return rather than what should be the #1 priority, achieving the highest financial freedom or retirement income. Because their plans aren't designed with your financial freedom number as the priority, it is rarely talked about, otherwise people would get angry. They have no solution for this decay of returns as you get older. The retirement planning industry maintains that they know what is best for their clients, but in reality, this method produces some of the worst results. By walking your last lap—a metaphor for interest gains of 4-5%—in your 60s and beyond, Everyone Ends Up Poor™!

Why does Everyone Ends Up Poor™? What if you have $1,000,000 in your account? Will you still be poor? Yes! In 1998, a group of financial advisors compiled 50 years of data to determine how much a person should withdraw from their retirement account with minimal risk of running out before they die. This report is called the Trinity Study. From this report, the 4% Rule was born (Google this term to fact-check what I am writing).

Investopedia

What Is the 4% Rule?

The 4% Rule is a practical rule of thumb that may be used by retirees to decide how much they should withdraw from their retirement funds each year. The purpose of adopting the rule is to keep a steady income stream while maintaining an adequate overall account balance for future years.

**This is for Educational Purposes Only. For Full Information, Visit the Website https://www.investopedia.com/terms/f/four-percent-rule.asp*

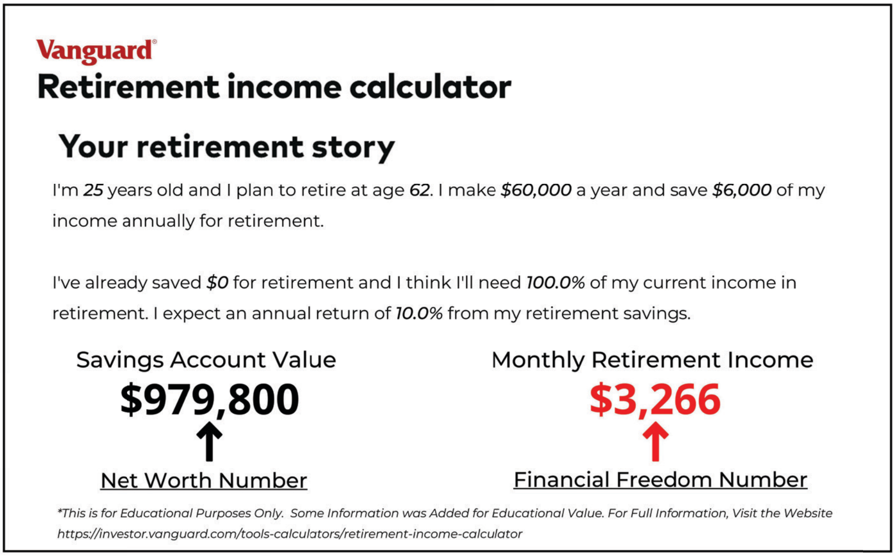
This universally accepted rule of thumb states that no matter how much you have in your retirement account (your net worth number), according to the risk pyramid theory (sprint, run, jog, and walk), you should reasonably withdraw only 4% or less a year to eliminate the risk of running out of money too soon (your financial freedom number). This calculation was based upon the premise that if you retire at age 60–65, you'll need your money to last up to 30 years. The study examined how long your money would last if you annually withdrew 4%, 5%, 6%, 7%, and so on from your nest egg. The study concluded at a 4% annual withdrawal from your nest egg, you would have a 99.9% probability of not running out of money in your final 30 years of life.

Think about that. You could have $1,000,000 in your account and your financial advisor will suggest you only withdraw $40,000 upon retirement! You are a millionaire and yet you are expected to live off of $40,000 annually (then taxed).

How can this be? How can traditional plans most Americans use, such as the 401(k), IRA, or Roth IRA, produce so little income (financial freedom) even when there is so much money in the account (net worth)? Returning to the race analogy: However you finish your race, or how much interest you are earning during retirement years, that will be your secure income for the rest of your life. If you are walking, in other words, earning only 4% net interest, your income for life will be around 4%.

Nearly all retirement plans abide by the 4% Rule in today's financial advising world. Most 401(k), IRA, or Roth projections are based upon this minuscule rate of withdrawal. Retirement plans that are based on the risk pyramid theory can never produce a great retirement income, at least not securely. It is mathematically impossible.

You are probably thinking right now that this can't be possible. Or why has no one ever explained this to me? To show you the truth of the matter, here is a snapshot of the retirement income calculator from one of the largest financial companies in the world, Vanguard.

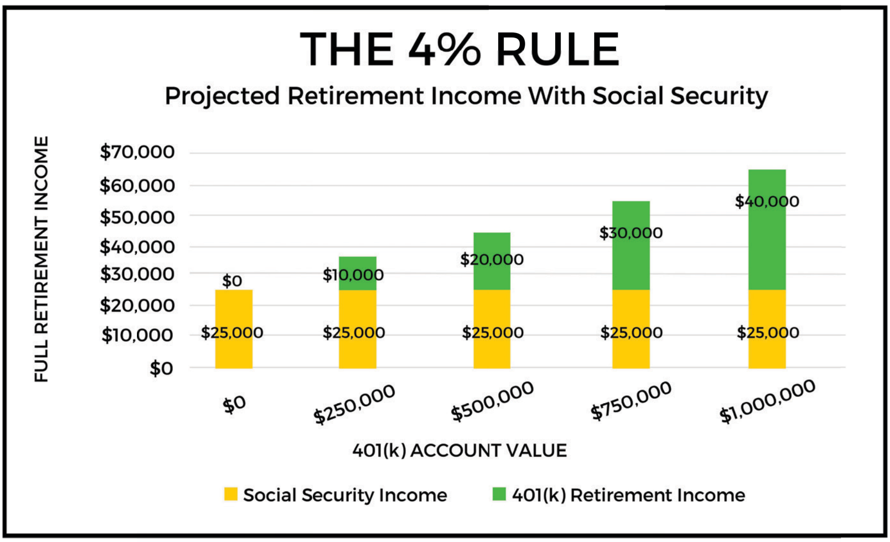


Assuming starting at 25 years old, retiring at 62, saving $500/mo for 37 straight years inside of a low-cost S&P500 Index fund, you are rich! Your net worth number is estimated at $979,800. You are basically a millionaire! Feels good! But is it? Your projected monthly retirement income, your true financial freedom number, is only estimated at $3,266 per month, or $39,192 of annual income. 4% of $979,800. Is that what you would consider financial freedom after 37 years of saving for retirement? They don't even hide it. Everyone Ends Up Poor™!

I was at one of my best friend's house the other day; he has a nice job and is earning a decent secure income. When I told him about the 4% Rule, he told me I must be wrong. At his savings rate, his 401(k) projected he would have around $900,000 at the age of 65. This same 401(k) projection stated that his annual retirement income would be $61,000 a year. "That is not 4% Curtis," he said. I was a bit confused as I examined the projection, but I noticed an asterisk next to the projected income. When I followed the asterisk to its destination, it stated, "*Includes a projected Social Security annual payment." It now made sense why no one gets upset with their 401(k) or IRA projections.

The financial advising world knows how upset clients would be if their projections stated the truth: an income of 4% of the 401(k). With $900,000 in his account, he would be forced to live on $36,000 ($30,000 after taxes); Social Security would supply the rest, the hidden addition that brought the projection up to $61,000. I asked him if he believed that Social Security in its current form will exist in 30 years when he retires. His response was the obvious one: Social Security will NOT be available or will be discounted by the time he reaches the age of 65. Without me having pointed this out, the comfort he felt from the $61,000 projection was not only misleading, but a false hope intended to keep him satisfied with his 401(k) result. This deliberately misleading information is extremely important and let me explain why.

Let's take the average American who thought he did well in planning and retires with $200,000 in their nest egg ($200,000 is the average nest egg at 65 years old). When he retires and meets with his advisor, he is told that he's going to live off $33,000 a year in retirement. He'll downsize, but what he doesn't realize is that his plan will produce only around $8,000 of annual income. The rest comes from Social Security.



But what if there isn't Social Security? There have been reports just this year how Social Security is in big trouble and may be collapsing. In its current state, it is projected to be $800 billion upside down within the next ten years and will completely collapse by 2034 without huge changes in pay out or increased taxes (to your income and 401(k) distributions).

Let's return to my 36-year-old friend who is anticipating living off $61,000 per year in retirement. By the time he retires, Social Security will very likely be nonexistent or discounted and his current projection will require a downward adjustment. This means that the same person who was accustomed to living off $100,000 a year while working will now be struggling on just $30,000 of spendable income after taxes! Even more concerning is the fact that inflation increases the cost of living between 2–3% a year so that same $30,000, 30 years from now, would be equivalent to roughly $15,000-18,000 in today's buying power.

Most people don't realize this, and nobody explains it to them. Advisors don't want to explain why the 401(k) and IRA don't produce sufficient retirement income or true financial freedom. They only want to discuss what they feel they can influence, the account value. But what's more important, account value or spendable income? The one inevitable result is when you get older, Everyone Ends Up Poor™ if they trust their 401(k) or IRA. This is entirely due to the risk pyramid standard and the 4% Rule. Many professionals are even starting to suggest that the rule should be revised to become the "3% Rule" because the market has changed since 1998.

To be clear, I didn't develop the 4% Rule. This comes from the financial sector and is a fundamental mainstream investment principle.

Most other agencies tout the risk pyramid as the savior—the be all end all of their strategy to protect your retirement. The risk pyramid was built by financial advisors; and it was built for their safety. I teach that it is the ultimate income killer, the enemy to your financial freedom, and the worst retirement income theory that has ever been constructed. Many Americans who put trust in a 401(k), IRA using Index/ Mutual Funds will end up poor, not because they don't have a lot of money but because their "net worth" produces low retirement income. This can be devastating for those who are trying to plan and do what is in their best interest.

In closing this chapter, I want you to know that I refer to the risk pyramid as the invisible handcuff. With this system, you are bound and incapacitated. It's as though your financial advisor is handcuffing your income, and you aren't even aware this is happening until it's too late. And that's because he/she might not even be aware of it. No one has ever explained this to them, either. This is how it has always been done!

Understanding this information is like opening your eyes for the first time and seeing that your retirement hopes have been flipped upside down. The second you realize how to take off the handcuff of the risk pyramid, your financial future will change forever. When I discuss this with financial advisors, they all say the same thing, "But Curtis, it is impossible to provide a client with security without lowering the returns in their investment portfolio. We have to follow the risk pyramid to protect our clients." But do you?

I invite you to continue reading with an open mind, learn how risk and reward interact, and be open to the idea of a better way. Don't fall victim to simply trusting our traditional system that has led up to 99% of Americans to downsize in retirement. Don't let your income be bound by the invisible handcuff. Demand excellence in how your money works for you to produce the financial freedom number you expect and deserve.

Things to Consider

- Has anyone explained the difference between your Net Worth Number and your Financial Freedom Number?
- Did you know your retirement income was projected at 4% of your account value?
- Will 4% income provide you the financial freedom you desire?
- Are you relying on Social Security as part of your retirement plan?

"When a man retires, his wife gets twice the husband but only half the income."

Chi Chi Rodriguez

CHAPTER 4

What Your Planner Doesn't Tell You WILL Hurt You

Most financial advisors are good people who are simply going along with the system in which they've been trained. I talk to them often, even debate them, and I can tell they are sincere in their hearts and try to do their best for their clients.

I recently saw a social media post from a financial advisor that read, "The 4% Rule is obsolete—I can earn you 4.8% with my portfolio." Only 4.8%? You'll still end up poor! I clicked on the article and this specific brand touted so much more growth using their specific formula with just a little additional risk. Honestly, I was happy someone was trying to produce more income for their clients. I always wonder why more focus isn't put into retirement income potential.

This is where I become a little bit bold and will state the fact that financial advisors typically get paid on how much is in your retirement account and nothing to do with your retirement income. If they were paid on the success of your retirement plan producing income, things would change very quickly. But because their paycheck is not affected by your retirement income success, there is no incentive to make that a priority.

One question I am often asked is whether you should defer your tax or pay tax now. If you qualify for a program that is post-tax contributions, meaning you pay tax now for tax-free retirement, my answer, 100% of the time, is pay tax now!

Why would an advisor suggest you defer your taxes in a 401(k) or IRA? The answer to that question is by deferring taxes, it increases your contribution to your account value by around 15–25%. If an advisor gets paid by account value, who gets paid 15–25% more by deferring taxes? Your financial advisor, that's who.

Does deferring tax accomplish more retirement income? Not likely. By deferring your income tax you have now incurred a tremendous risk. What is the tax rate going to be 30 years from now? The honest answer is that we have no idea. My professional opinion is that taxes will be higher, much higher, in the next few decades in order to pay for government programs such as Social Security, Medicare, and other expanding liabilities. A good retirement plan should eliminate as many risks or unknowns as possible. Let's assume the tax rates 30 years from now are identical to the current rates; here is what an IRA (deferred) vs. Roth IRA (post) would look like:

PRE-TAX VS POST-TAX

RETIREMENT PLAN	ROTH IRA (Post Tax)	IRA (Pre-Tax)
Monthly Savings	$425	$500
Years To Save	30	30
Projected Account Value	$686,420	$807,553
Projected Retirement Income	$27,456	$32,302
Spendable After Tax Retirement Income	$27,456	$27,456
Total Estimated Taxes Paid	**$27,000**	**$266,492**

*Projections Assumed An Income Tax Rate at 15%, Retire From 60-90 Years Old. Annual Income Based on the 4% Rule.

As you can see, the deferred tax option results in you paying up to ten times more in taxes, your advisor getting paid significantly more for managing this money, and you receiving no additional spendable retirement income. Not even $.01 more. Even worse, what happens if tax rates increase in the next 30 years? If tax rates increase just 10%, your income would drop from $27,456 to $24,227. No one should ever be fooled into deferring their tax if possible. Mathematically, it doesn't make any sense. It is a bad idea in my opinion! However, financial advisors have the ace up their sleeve with one common statement to me… "But Curtis, my clients will be in a lower tax bracket in retirement and that is why they should defer the tax today." Think about what they are saying! Because their plans are so bad at producing retirement income, you won't have to pay a lot of taxes because you won't have a lot of money to spend. Downsizing being promoted as a benefit! Everyone Ends Up Poor™!

Financial advisors often suggest other things that don't make any sense, either. Why would they suggest a client be more aggressive (with risk) in the early years? Merely to generate more account value. Why does a financial advisor use the risk pyramid to secure your nest egg and then suggest only a 4% withdrawal rate? At 4%, your account value should remain stable for decades. If it maintains stability for life, who gets paid for life? Your financial advisor! It all points to account value and the 1–2% management fee. By deferring your tax, your advisor could be paid hundreds of thousands more in fees while potentially increasing your liabilities. Does this sound like it is in your best interest?

I'll be the one to tell you—this trusted system has little to no focus on your spendable retirement income because that doesn't pay them.

Every time I say this, it is practically blasphemy to those in the financial industry. The entire system on which they are trained is based on one belief: the traditional way is the correct system, and that is what is best for you regardless what the math actually says. When I explain to them how to achieve more retirement income, the typical response is that it doesn't fit into what they were taught, or they don't see any problems with the current system, or even worse, they tell me they won't make as much changing their focus. Even when they realize the flaws in the traditional system, often licensing and regulations won't allow them to question the system or change their strategy.

Their silence or lack of understanding is hurting your money, your family, and your financial freedom down the road. I want to make it very clear that these advisors may be good people who are legitimately trying to do right by their clients. Unfortunately, they are bound by things which they have no control over, and they are simply following the system they were taught without question.

According to life coach and motivational speaker Jay Shetty, these are the seven words that absolutely ruin everything. "We have always done it that way."

It's no different than what we were taught growing up, what our school taught us or what we learned as values. It can be challenging to be open-minded and have the time and ability to fact-check and think outside the box. It is important to realize that your universe isn't always what you think it is—there are often better ways of doing things.

A few months ago, something happened that made a great impact on me. I had spoken to many financial advisors, but I could not get any advisor to conduct legitimate research about what I was telling them. Most told me to stay in my lane and let the "professionals" handle retirement.

Then I met Chris Hale. I had known Chris for a few years but not well. We played basketball together every so often but that was the extent of our acquaintance. I knew that Chris and his close friend worked for the financial giant Vanguard. I asked if Chris and his friend would have lunch with me and give me feedback on my theory on how to increase retirement income by up to 200% over the 401k/ Roth IRA/ Index Funds. One Saturday in June 2018, I had lunch with these two financial advisors. Both these advisors had spent nearly a decade with Vanguard and were considered top professionals in the investment world. As we sat there at Outback talking away about everything besides retirement planning, Chris finally looked at me and said, "So what are you doing Curtis?" He took notice that I had been making Facebook and Instagram videos saying retirement was all done backwards, that you could earn up to 10% or more income, not the 4% as was accepted by his company, Vanguard, as traditional retirement income.

Chris was concerned that I was promoting some type of Ponzi scheme, something with tremendous risk, and potentially hurting a client's ability to retire. After an hour of discussion, I could see that Chris was extremely intrigued yet confused because he had never heard of this before.

For three weeks he did everything in his power to prove me wrong. He talked to tens of people to accomplish this mission. Finally, he phoned me and said, "I gave my notice today. It would be unethical for me to stay knowing what I know now." I couldn't believe it. Someone with eight years at Vanguard, a high salary, bonuses, and a competitive benefits package, saw the truth of the broken financial sector and was willing to join my efforts in educating the world on how to achieve true financial freedom. I didn't offer him any salary, any guarantee, or benefits package, but Chris had a sincere desire to help his clients achieve the best results for their financial future.

As for the other friend, although intrigued by the system, he was unwilling to give up his salary and position to improve the lives of his clients.

To financial advisors, I implore you: today is your day to go out and learn how all systems work, and to be open to the idea that what you were taught could be outdated. If you want to truly serve your client, research everything independently. Don't ask your boss or look to someone else for answers—simply break it down yourself, in an unbiased fashion. Let math tell the story and be willing to evolve with improved systems. Retirement planning is an amazing career, and to do it in a system that will have the most positive impact for your clients' retirement makes it all the more rewarding.

The MPI® Premium Finanace Strategy was designed for the true professional who wants to provide the best possible service and results for their clients while also making a healthy wage. To those who are looking for a career and have a true desire to help people with their finances, I invite you to learn more about becoming a certified advisor through the MPI® system.

When I meet with potential clients, sometimes they ask if they can bring their financial advisor along to meet with me. I always encourage it, because I want to give everyone, even financial advisors, the opportunity to understand how to increase the spendable income in retirement.

After the experience with Chris, I'm more motivated than ever to educate both the individual and the advisor. Since Chris, I have had many other advisors ask to work with me in providing financial education to the world. The financial awakening is happening as we speak, and it is exciting.

Things to Consider

- Have you had a conversation with your financial planner regarding your retirement income?
- Can they answer questions regarding the risk pyramid, the 4% Rule, Social Security, and more?
- If you feel that your financial planner is holding back, it is time to find someone who will be completely open with you?

"It takes as much energy to wish as it does to plan."

Eleanor Roosevelt

CHAPTER 5

The Downsizing Myth

In the previous chapter, we discussed what your financial advisor doesn't tell you, but what about the myths that he or she DOES tell you? They are mind-blowing!

The financial world has somehow convinced society that downsizing in retirement is acceptable and is the best possible outcome. Why would we accept working and saving for 40 years just to end up poor? Because this is the best they can offer with their 4% Rule.

It frustrates me that such downsizing has become acceptable. Take the average American who receives a projection from a financial planner. The planner says, "Don't worry about it; you'll have a smaller house, smaller car, less expenses, your kids will move out, etc. It's going to be okay because you'll downsize." How has retirement become synonymous with downsizing?

Let's examine the numbers, shall we? Again, remember: numbers don't lie.

Say you're making a take-home income of $100,000 a year, and you set aside $10,000 a year for your retirement for 30 years. At the end of 30 years, with a 10% average growth, you will have approximately $1,400,000 in your account. That $1,400,000 will produce around $56,000 of income pre-tax (4%). Let that sink in: you had been living a $100,000 lifestyle, but the day you retire, after taxes, your lifestyle must shift to around $50,000 spendable income or a downsize of around 50%. This is exactly why I say, "Everyone Ends Up Poor™."

[see chart on next page]

DOWNSIZING	
Annual Income	$100,000
Annual Savings	$10,000
Years To Save	30
Projected Account Value	$1,400,000
Projected Retirement Income at 4%	$56,000
Projected Income After Taxes	$50,000
Estimated Downsizing	50%

Even adding social security to the income, a downsize of 25% could still be required. "Don't worry about it," they say. Will you survive? Of course you will, but explain how you will finally get to do all the things you have dreamed of on half the income you're accustomed to? How does that work? It doesn't! And this is after 30 years of saving $10,000 a year.

The financial world will tell you that in retirement your costs will go down. They don't tell you about the increases; for example, medical expenses that statistics tell us will steadily rise. And unless you're a 1%'er, those with multiple streams of viable income, you will never live the retirement life you've imagined. In the traditional retirement system, up to 99% of us will never tour Italy, never see the Eiffel Tower, the Great Wall of China, or start a nonprofit in our retirement. Instead, we might be forced to tighten our purse strings and live the last 30 years of our life with stress and anxiety about money. And what's worse is the fact that, as a society, we've been convinced and sadly come to accept that this "downsizing" will be "as good as it gets."

Retirement income is king. We want spendable income but financial advisors never have been incentivized to produce more income for us. They aren't paid according to how much spendable income we have, they are paid according to account value. Until spendable income becomes the focus of a retirement plan, downsizing will always be the norm.

As a result, this is how they've convinced the world that downsizing is the only way to manage your money and it's the only way to protect yourself. They tell you that you must do it for your own good. Some financial influencers even try to shame you for wanting nice things.

If you want to downsize, that's your decision. I don't! There are ways to ensure that you can avoid downsizing. There are ways to maintain rates of return so that your income can increase by up to 200% over the 401(k), traditional IRA, or Roth IRA on the same dollar, while producing the security you need.

There is a way in which the advisor can make money, not as much as they are accustomed to, but through which they can produce more for their clients. Because I'm not paid by the account value, I have no incentive to focus only on your account value. I am not paid according to your account value over the life of the plan. I am a retirement specialist, and I put full focus on your retirement income. To be completely transparent, when I help a client, I am paid by building a plan that can produce significantly more spendable income when you retire.

Many retirement planners want what's best for their clients. Most planners, however, fall in line. For them it's just a job. They're simply doing what they were taught, managing money because they were good at math in high school, they took a course, got certified and now they follow the system that pays their livelihood. They believe their system is the best, and it's how you do it. The end.

When I explain to them what I've researched, I typically get two responses: 1) "Wow, I've never thought about it that way," (few respond like this); or 2) The majority ask me "Who are you? What are your credentials?"

Recently, I met with some financial advisors who worked for that giant multi-level marketing insurance and financial company. You probably know the one I am talking about: those friends who call you repeatedly to sell term life insurance and financial services while also trying to recruit you to work for them part-time. The good old MLM strategy.

I connected with one of these financial advisors by way of social media, and she stated that she was helping families protect their future; I am attracted to people who sincerely want to help others. This young woman had thousands of people who followed her on social media because she was part of state and national beauty pageants. I felt we could form a great partnership to spread the word and help as many people as possible.

I reached out to her on messenger and asked for a moment of her time. We immediately did a phone call during which I explained to her my history and my passion for educating people on the Rules of Money and retirement planning. She seemed interested in learning more. She agreed to meet with me, so we set a date and time and met at a Starbucks. Well, when I arrived, there were multiple people there, including her, her fiancé, her manager, and a group of other representatives of the company — the whole nine yards. They didn't all sit at our table, but they were listening in. Why were they all there? Because they wanted to recruit me to come work with them.

I was soon subjected to the typical MLM questions such as, "How many people do you know? Do you have a large social following? What do you do?" I responded vaguely to most of their questions until they asked, "What are your credentials in retirement planning, and why do you say you can produce more income than anyone else?" I love answering that question.

Over the next 15 minutes, I explained my path of discovery, the MPI® system, and how, through education, cutting costs, maximizing returns, and providing security, we could provide our clients with up to 200% increase in retirement income over other traditional plans. I explained the risk pyramid, the flaws of the traditional planning, the 4% Rule, and how to put the client first, always. I enthusiastically provided data on why income was KING in retirement.

Feeling I was doing a good job at opening the door for a future conversation regarding retirement planning and helping more people, I was not ready for what happened next. After explaining some unique features found in the MPI® system and its ability to produce up to 200% more income and security than the IRA or 401(k) strategies they offered, the regional manager, looking at me, obviously annoyed by my extensive knowledge in retirement planning, stated, "Why would anybody need that much money in retirement?" I was floored! Let that sink in for a minute. This man, a financial advisor, whose sole job was to help provide stability and security to hard-working people in their retirement years, was operating with a “scarcity” mindset centered on the belief that people don’t need or deserve the maximum income possible during retirement. Nothing I could say would convince him to at least research what I was saying.

In that moment, I decided that our conversation was over. It was clear that nothing I could say would change his mind. He and his team were too close-minded to accept the possibility that there was a better way. Their business was to recruit more agents but never actually help people. Even with additional knowledge, they refused to venture outside of what they had been taught and what made them money.

After that meeting, we parted ways, and the initial woman to whom I had reached out blocked me on Facebook and Instagram. To this day, I think about that meeting; I ponder whether there was anything I could have done to have had a sincere open discussion, but their cult-like belief that their system was the best, no matter what, was too strong.

And who does this ultimately hurt? The hard-working person who invests their money with these "fiduciaries" who don't live by the fiduciary code of ethics.

My credentials are that I live by the ultimate fiduciary standard in that I provide people with exactly what I do with my own money. I designed a system for me, Curtis Ray that provides me with the best. I did my own research for four years of my life figuring out how I can produce the greatest amount of secure retirement income for me and my family.

I did not go to school for this; I am not series 6, 63, or 7 (referring to financial licenses), but I did score a 36 on my ACT in math; I do understand math. I also understand Compound Interest, the Rules of Money, and how the system is designed. I love product development and maximizing efficiency in business.

Because I am bound to no one, I had no previous boss or system from whom I learned. I am free, and I can speak the truth. I was never polluted, and I had no outside influences telling me anything, so everything I say is 100% objective and from my own research.

The system I have created I designed for maximum security and spendable retirement income for my family. It’s what I believe is best, and I want to share it with the world. I sought the answer to the question: will my family and I benefit from deferred tax, the risk pyramid, the 4% Rule, etc.? My conclusion was that almost everything in the retirement planning world does not benefit the individual to the maximum extent possible. All planning is good planning, and if you have $200,000 in a 401(k) that produced you $8,000 in income, that is $8,000 you wouldn't have had without planning. But ask yourself, "Is every single feature maximized to benefit me and my family?"

My system is not built on trust in me alone, or what car I drive, or how nice my office is but rather on proven results of spendable income and security. I am incentivized to help you because it makes me happy. My profession is retirement planning. What a great career. I can focus my energy and time on educating and helping people and also be paid to do so. It's a dream come true for me. With my focus always in producing the best for my clients, money is the result, not my reason.

You don't need to downsize! With up to 200% increase in retirement income, you can supersize your life. Can your financial advisor make that claim?

Things to Consider

- When you picture retiring in your golden years, do you envision a lifestyle of freedom, travel, and the ability to enjoy life how you want to after years of work?
- Or do you see yourself living on a tight budget, and kicking yourself for not doing things differently?

"The question isn't at what age I want to retire, it's at what income."

George Foreman

CHAPTER 6

The Female Poverty Crisis

It is never my intention to scare any one with doomsday rhetoric. I have written this chapter with the hope of educating and motivating women to understand financial security and take steps today to avoid tremendous stress and anxiety in the future. Financial security is a rare accomplishment that relieves considerable stress from people's lives. According to financial statistics, women are often left behind, and therefore bear the brunt of this stress.

I meet with women frequently. Many of them are divorced or single and trying to rebuild their life, confused about how and why they ended up in financial ruin. Most of the women I talk to have the sincere desire to understand how finances work but have never had the opportunity of studying the matter. No one has given them the tools necessary to understand how to accomplish financial security. While trying to make ends meet, they feel they don't have the time or energy to learn about money. Money is not always an easy concept to grasp and can be frustrating. This is not an easy discussion but a necessary one and a topic that must be a priority, today.

No one is "planning" on a death or getting a divorce when they first get married. When death or divorce occur, we no longer have the luxury of a partner and must take on their former responsibilities, ourselves. It is always concerning to me when I speak with a woman and learn that her sole financial plan is marriage or re-marriage. That said, I agree that finding the person who supports you and helps you achieve happiness is a priority and arguably one of the most important decision in your life.

According to research done by Citibank, in 57% of marriages that ended with a divorce, money issues and stresses were a major contributing factor. When two people get married, one of the most important qualities anyone can possess is the understanding of how money works and the determination to set joint goals to achieve financial freedom.

After much research, it is my professional opinion that financial security is initially a matter of individual focus. It is essential to your security and personal happiness that you understand retirement planning and set things in motion that provide you with individual security. Two people, each one with individual financial understanding and commitment to financial security, will be empowered with an essential building block for a long and successful marriage.

According to CNN Money and other sources, 70% of the people living in poverty in the USA are single women and their children. There are specific reasons why women are more likely to live in poverty than their male counterparts. The three Ds put women at a higher risk of financial instability than males: Death, Divorce, and Disability.

Death: One thing no one can foresee or evade is death. It is part of life and can be emotionally and financially crippling. When a spouse dies, male or female, the surviving partner immediately experiences a tremendous burden in organizing the funeral arrangements, managing the family, and either using savings or borrowing money to pay for all the expenses. Over a certain amount of time, the resulting emotional stress can take a toll on someone's health and ability to work. Death has serious and immeasurable consequences for the surviving spouse.

Fortunately, 62% of men have some form of life insurance. This is a tremendous financial help to the spouse in getting her life back to normal over the next few years. Life insurance is a great protection to have but is also a false sense of security. How long does a lump sum of money last for the average person? According to statistics, inheritance, life insurance, lottery winnings, or other forms of lump sum windfalls are depleted within three years. What happens when the money runs out?

Divorce: Divorce is part of our current society and a tremendous liability to everyone involved. This is a sensitive topic, so I hope to explain it as objectively as possible. I believe in marriage and always promote strong relationships that increase your happiness. One of the pillars of happiness are your relationships with other people.

I also promote the fact that additional education in money and how it works can improve any relationship and be an influential factor in the success of a marriage.

However, when divorce strikes, typically women feel a larger impact to their finances than men. Did the wife work part-time? Or was she a stay-at-home mom? Or helping the small business grow? In most scenarios (not my opinion but ascertained by reviewing data), the woman did not advance her career with the same effort and energy as the man. This is an additional financial liability she incurs throughout her marriage. Is there a fair way to protect her by other means besides advancing a career?

Disability: Accidents, sickness, and other forms of physical ailments can impede our ability to work. Such accidents can cause significant stress, both physical and financial. When the breadwinner of the family becomes disabled, financial planning done years in advance provides for another level of security.

Having a financial plan in both person's names, with the flexibility to increase contributions for either spouse depending on the circumstance, is crucial for long-term success. Numerous retirement plans have a health requirement to them; life insurance is a good example. When health underwriting is necessary, having a plan in both person's names provides for flexibility and additional security. The purpose of a good retirement plan is to eliminate as much risk and unknowns in your life.

As previously mentioned, there is a crisis of poverty among women: 70% of Americans in poverty are women and their children, and this number is increasing as divorce rates increase. Two factors cause this disparity of poverty between women and men: 1) the fact that men's IRA/ 401k accounts have more than double in them than those of women, and 2) the fact that traditional divorced women have not focused on an advanced career due to their efforts of maintaining the home, having children, and taking on many of the duties required in raising children.

This is not to say men don't also pull their weight. Marriage is a partnership. Everyone deserves financial freedom no matter one's role in a marriage. Everyone's efforts in raising a family, advancing a career, growing a business, and managing a home have value and deserve security.

How can the MPI® retirement plan change the trajectory of this crisis? MPI® provides solutions and hope for everyone. In the following, I'll re-examine the 3 Ds with respect to MPI®:

Death: Not only does MPI® provide a life insurance lump sum to the wife for immediate security, it also provides long-term income focus. The wife can have long-term secure income for the rest of her life. Because education is also part of the MPI® system, the spouse will have a retirement coach to guide her to the best and most beneficial ways to use the lump sum life insurance payout.

Divorce: Focusing on financial education and planning can minimize the risk of divorce in the first place. A couple who has the same goals and education in retirement planning have a higher likelihood of a successful marriage. Unfortunately, divorce still can occur. Marriage and raising a family are a joint effort. To have dual MPI® retirement plans in both the husband's and wife's names is the fairest solution for everyone. It allows a wife to be a stay-at-home mom and still be rewarded for her time and efforts in the form of financial security. Rather than depositing $1000 a month into a single MPI® plan, it is more reasonable, for dual financial security, to build two MPI® plans. I usually suggest around a 50%-50% split so both spouses have life insurance and are building financial freedom. Minimums contributions to a plan can play a factor on retirement results; consequently, if there are not sufficient resources to establish two plans, a single plan should be in the name of the breadwinner of the household until more funds are available to start a second plan. Your MPI® Certified Advisor can help you determine the best path possible for your specific situation.

Disability: Having two MPI® retirement plans in both spouses' names provide the most flexibility and security for the marriage. Unexpected disability happens and can impede a good retirement plan from achieving the best results. Having the ability to fund different plans with flexibility is another tool to eliminate as much risk and unknowns in your life.

I met a young woman named Crystal from Arizona—a single mother with 3 kids. Having recently been divorced, she was still struggling emotionally and financially. Crystal was hesitant in speaking with me about retirement planning as she felt it was too complicated and was dealing with too many other things in her life. She felt she did not have time for it and should deal with the matter in the future. I assured her the education and understanding would change her life forever and would give her the tools necessary to secure her future. This education would also help eliminate the stress and anxiety she had regarding her financial future.

After a 30-minute phone call, everything changed for her. Something I said spoke to her. She soon became fully committed to retirement planning. As I became close friends with Crystal, she informed me that she and many other women discuss topics regarding money regularly. Even the ones who are married do not feel secure. As a group, they have the sincere aspiration to understand money but don't know who to trust, where to find the education, or how to begin. They struggle gaining the required knowledge because the financial world provides little education. These women want to learn how to protect their future; they don't want to give their money to anyone without knowing where it is going to end up. Most importantly, these women are coming to the realization that today is their day to gain security in their finances. They must put themselves first and make their security a priority. There is no better day to start than today, even if it is a couple hundred a month. Getting on the path of financial security is the first and most important step.

Crystal took her first step. It wasn't easy for her because money was tight, but she now sees her future and is ready to fully commit to it. Through my experience with Crystal, I better understand why the Female Poverty Crisis is occurring and how to help fix it. With education in retirement planning, most of the risks of the 3 Ds can be eliminated. Not only does retirement planning protect a woman from future poverty, but more importantly, it provides an influential tool for a successful marriage or re-marriage. Only good can come from retirement planning. Financial education and understanding how to achieve financial security will only strengthen the individual while improving the marriage between two people seeking the same goals.

Things to Consider

- Have you ever considered the 3 Ds of financial insecurity?
- Do you believe financial education is an individual accomplishment?
- Are you willing to make financial education a priority in your life?

"Formal education will make you a living; self-education will make you a fortune."

Jim Rohn

CHAPTER 7

The Rules of Money

Do you genuinely want to change your financial situation? When I begin to work with clients on their retirement plan, I often ask them three questions out of the gate:

1. Do you want to be financially free?
2. Do you "really" want to be financially free?
3. Do you know how to accomplish financial freedom?

The Rules of Money are universal and very defined. The excellent news is that if anyone follows these rules, no matter their situation in life or their salary, they can become financially free. Education is the key to financial freedom. Once you know these rules and live by them religiously, your life will improve for the better. It's that simple.

If you want your life to change forever, there is no other book that will do a better job at helping you leave your financial struggles and achieve financial prosperity than The Richest Man in Babylon by George Samuel Clason. In that book, these rules are clearly outlined. Master these and you will be well on your way to securing your financial future.

Rule #1: Pay Yourself First. Financial freedom is both a lifestyle and a mindset. If there is anything you learn from this book, this is one point I would love to get across to you. There is no other financial decision you can make in your life that will have more positive influence than to Pay Yourself First. When you go out and work every day, who is the first person who should benefit from your hard work? Who is the first person who deserves long-term security from your work? Who is the first person who earned the right to retire someday from your grind? YOU!

So many Americans live paycheck-to-paycheck. On payday, they pay someone else's future security; they pay their mortgage, car insurance, phone bill, cable, internet, grocery expenses, restaurants, student loan payments, and credit card expenditures. And what happens next? There is either nothing left, or what remains gets spent on impulse purchases.

Everyone does it backwards. The financial world often teaches it backwards. They advise people to pay everyone else first, and hope that something will be left over to save. By doing it this way, most people never begin retirement planning; they never leave the world of paycheck-to-pay-check, and they will find themselves poor their whole life. Even if they pay off their debts, the result is that they are debt-free, but still poor. Paying debt does not outweigh the importance of paying yourself first through retirement planning.

What if financial freedom was as simple as believing in your future? What if financial freedom was as simple as paying yourself first? All it takes is a commitment to your life and future, confidence in yourself, and the belief you can do it and deserve it. You can accomplish this by doing things just a little differently than the world tells you to do them. Rather than pay everyone else first, pay yourself first and get some of your money working for you. At least 10 % of what you make is for you and your future. I know it sounds too simple. That cannot be the secret, but I am telling you that is the secret. Put yourself first.

Saving money for some reason carries a negative connotation. You can always find a reason to delay retirement planning. It can be debt, vacation, hobbies, or a desire to pay off the house; there are unlimited reasons to postpone starting today. Saving money comes with a negative feeling that you have to sacrifice or go without something. However, the moment you have a mind shift, the moment you begin to believe you have earned the right to be happy, earned the right to have financial freedom, and earned the right to be financially secure; at that moment, you will understand that paying yourself first is the only way to achieve these goals. There is no other way! It comes before paying debt (yes, you heard that correctly, it comes before debt), before buying clothes, and all the other things we use our checking account for.

The solution is so simple that many people dismiss it. So-called financial experts neglect to advise it. They all do it backwards.

My challenge to you is commit yourself to this idea for six months. Start today! Do whatever it takes to pay yourself 10% of what you make and see what happens. The moment you receive a check, take out 10% and put it in an account. Then live off the remaining 90%. Your life will change forever because you now are putting yourself and your future first. Retirement planning will become part of your lifestyle. Compound Interest (money making you more money) will begin to expand.

Although I have been doing retirement planning for four years, I read the book The Richest Man in Babylon just a few months ago. I've always told people to save money and some agree to do so, but others tell me they have too much debt or bills or they simply cannot afford it. I even told myself I needed to save more, and it was always a little hard. But something changed in my mind after reading that book. The moment I realized that saving money wasn't a sacrifice, but it was putting myself first, protecting my future, making sure I was the first person (along with my family) to benefit from my hard work, everything changed. My wife and I were saving 20% of our income for the future.

Upon reading this book, my mind evolved. Rather than considering our savings as a sacrifice, it was now a challenge. I turned to my wife and told her, "I deserve a raise" and then laughed. She asked me what I was talking about. I went on to explain that we work very hard and we are going to start paying ourselves 30% of our earnings. She was concerned we wouldn't be able to afford it, but my mind was determined. I earned it; if anyone deserved a raise, it was me. By making this decision and understanding that that act of saving is not a punishment or sacrifice, you will soon discover it is the ultimate way to thank yourself, believe in yourself, and protect your future self. Everyone can afford to save 10%. In fact, you cant afford NOT to save 10% for the future. Regardless of your position in life; if you want to be financially free, start here. Start today. Believe in yourself. This is the #1 Rule of Money, and anyone who follows it will find prosperity quickly. If only I had known this rule 15 years ago when I started my first business.

Rule #2: Control your expenses. Now that you have made the decision to Pay Yourself First and set aside 10% of your money, you will now be living from the remaining 90% of your income. This is nonnegotiable. Control your expenses, plan a budget, pay off credit cards, and then cancel them (if you can be disciplined, it is a good idea to keep one to two credit cards, but pay them off monthly so you never pay interest while still receiving all the benefits such as cash-back and building your credit), avoid impulse buys, save for large purchases, and eliminate unnecessary expenditures.

The 90% is your new budget. You always live to the level of your earnings; it's fascinating. Think about this situation: Whether you are making $50,000 or $250,000, what if a recession hits? Your boss comes to you and says he is forced to lower your salary or he will have to let you go. Do you quit? Most likely not. What typically happens is that you become a little worried. You already live paycheck-to-paycheck. You might ask yourself, "How am I going to afford this?" But something magical happens every time. You survive. You adjust. You control your expenses. Within 1–2 months your life returns to the same situation it was when you were earning the higher amount. And this will be the same situation regardless of your income levels. If you suddenly have only 90% available as spendable income, your life doesn't change much. You adjust and move on and within days, you don't even notice.

The same thing happens with a raise. You lived at $50,000, and it was paycheck-to-paycheck, you were barely getting by, and then suddenly, you received a 10% raise. You are now making $55,000. What happens next is truly remarkable: You still live paycheck-to-paycheck. You barely get by. Your costs increase, and now you have set a new standard of living.

The point of Rule #2 is that anyone can adjust and live from 90% of their present income. The moment you decided to live Rule #1 and Pay Yourself First, your life will change forever. Your future is now in motion, moving toward security and prosperity.

Rule #3: Multiply your money. Now that you have made the decision to Pay YourselfFirst, what do you do with the 10% savings? This is the magic of money. Compound Interest! Compound Interest is the ability of your money to make you interest, and then your interest also begins to make you interest. Money making money making money!

Albert Einstein stated, “Compound Interest is the 8th wonder of the world, he who understands it, earns it.” In other words, there are only two types of people: earners and payers. This quote excites me because it explains that anyone can take advantage of this principle. It doesn’t state that rich people earn it and poor people don’t. If you will only take the time to understand how it works, you can become an earner! Financial education is the key. And Compound Interest is the most simple path to full financial freedom.

Your money has the ability to work for you, 24/7, whether you are working, sleeping, sick, or vacationing, your money is growing for you. It is your employee.

In a good Compound Interest account, your money will double on itself every 6–8 years. As an example, if you had $50,000 to invest, in around 7 years, it could be worth $100,000, then $200,000 in 14 years, then $400,000 in 21 years, and $800,000 in 28 years and up to $1,000,000 in 30 years. That’s a total of $950,000 in Compound Interest growth during your working years, and you did nothing but let time and magic work its course. This is how rich people become richer.

The power of Compound Interest is amazing and is why Einstein said, “Compound Interest is the greatest mathematical discovery of all time.” Money cannot reside in a piggy bank, under your mattress or in a simple savings account. In those situations, your money is dying. With the average inflation rates at up to 3% per year, money that is not compounding is dying at 3% a year. By taking your 10% “Pay Yourself First” portion and compounding it, you will find your account having hundreds of thousands, if not millions, by retirement.

Rule #4: Guard your money from loss. Earning and saving money isn’t easy, and the best thing you can do once you have it is to secure and protect your money from loss. It never matters how much money you make but rather how much you actually keep and what you do with what you keep. This is one of the universal rules that most all other financial advisors ignore. As mentioned previously, investing your money with risk in your 20–40s is universally acceptable. Investing in stocks that have no security is the norm. Ignoring Rule #4 has become a standard in the world, because the financial advising world believes there is no solution to protect your money and compound it effectively at the same time.

There are products like "Whole Life Insurance Plan" that do offer security, but the rate of return is so slow (walking), it barely keeps up with inflation after decades. Warren Buffett is quoted saying "Rule #1 is to never lose money, Rule #2 is never forget Rule #1." There is a way to protect your money.

The MPI® Secure Compound Interest Account is one of the only strategies that satisfies Rule #3 & #4. For example, in 2008, nearly everyone in the stock market lost up to 50%. A common thing most people don't understand is that a 50% loss in the market requires a 100% gain to break even. If you had $10,000 in the stock market, and it lost 50% principal account value, you would have $5,000. A 50% gain the next year, only puts you at $7,500 or still a negative of $2,500. Although your average return is 0%, you are still negative with actual returns.

-50% Loss and +50% Gain = 0% average
-50% Loss and +50% Gain = -25% actual
-50% Loss and +100% Gain = +25% average
-50% Loss and +100% Gain = 0% actual (break-even)

It takes a full 100% gain to break even from a 50% loss. This is why you cannot trust when someone promotes "average returns" in the stock market. Actual returns are the important thing, and without security on your money, averages and actuals are much different. Numerous financial advisors claim a good mutual fund averages 12–14%, which is true, but once you include the effects of negative returns, actual returns of mutual funds are closer to 8-10% over a long period of time. Negative Compound Interest is significant to your overall gains in the stock market.

To accomplish Rule #4, the key is to focus on protecting your hard-earned money. Ensure that you never take stock hits by using the secure strategies. Other ways to protect your money are to only invest with absolute experts in their field of work. Don't buy into your friend's business without collateral or security backing your money, and NEVER invest in stocks or fads that promise exaggerated returns but have no real history. Guard your money from loss.

I've had numerous people approach me to invest in cryptocurrency, and I have had to decline the offer. Does it sound appealing? Yes. Is it exciting to check daily? Yes. Can someone make a lot of money doing it? Yes. But could you lose all your money just as easily? Yes! It doesn't pass any of the tests required by Rule

#4 of guarding your money from loss. Is there security? No. Is anyone an expert in it? No. Does it have a history of success? No. It is too risky. Bitcoin and other risky investments are not appropriate for long-term retirement planning. Even if you were to make $1 million dollars by investing in the hot product of the day, you will discover that you have been bitten by the "get rich quick" bug. It becomes addictive to make money on nothing, so tomorrow when the next big fad comes along, you're going to put money on that.

If you are lucky enough to hit an investment home run, take it and walk away. Never do it again. Follow the Rules of Money if you want to keep what you earn. "Gold flees from the man who would force it to impossible earnings…" Unless the investment follows Rule #4 of guarding your money from loss, it will be short-lived. Once again, it does not matter how much money you make but rather how much you actually keep.

Rule #5: Make your home an asset. It is important to create an asset versus renting. Renting is paying somebody else's future. Buy a house when time allows you to, and this will increase your income in retirement. This rule is important but less so than the previous four. Buying a home accomplishes self-esteem, pride, a great environment to raise a family, and slowly produces a great asset for you. Rule #5 should NOT supersede the previous four rules.

I often hear people claim that they cannot start a retirement plan because they are saving up for a home or feel they must pay off their home first. This is a bad financial idea. Let me explain: Imagine you have $50,000. You can either use it as a down payment on a home or get it compounding in a retirement plan. If you use it for a purchase of a house worth $250,000, you now have begun a great asset for yourself. In the traditional sense, your home will be paid off in 30 years and you no longer would have your $1,500 mortgage payment. The value of the home could be worth up to $1,000,000 in 30 years. But if you stay in the home, you will have produced an additional $18,000 ($1500 mortgage x 12 months) of disposable income a year. Because you do not have a mortgage anymore, your money is in the home rather than in spendable income. Consider the reverse scenario: if you saved that $50,000 in a Compound Interest account, and you rented during this time, it could be worth around $1,000,000 in 30 years. In the MPI® Secure Compound Interest Account, the $1,000,000 could make up to $100,000 or more in spendable income per year off the interest growth alone. Off the same dollar, both are great assets to have, but one could produce around $18,000 a year in additional spendable income while the other could produce up to $100,000 a year of spendable income.

Spendable income is the key to financial freedom. Buying a home is a great decision but should not supersede a Compound Interest Account.

A common conversation I have with people is whether they should pay off their home quicker to pay less interest. I always ask them if they want the emotional answer or the answer that makes the most money sense. Both answers are good decisions, but one is focused in using your money in the best way possible while the other is an emotional win. Paying off a home is a great feat to accomplish but really doesn't make a lot of financial sense. What follows is an example comparing someone who pays off their home in 15 years and then begins a Compound Interest Account versus someone who pays off their home in 30 years but begins compounding immediately. There is a significant difference in the overall potential of your money.

15 vs 30 YEAR MORTGAGE		
HOME PURCHASE @ 30 YEARS OLD		
$300,000 MORTGAGE	15 YEAR PAYOFF THEN COMPOUNDING	30 YEAR + COMPOUNDING
LOAN INTEREST	5%	5.5%
MONTHLY MORTGAGE	$2,372	$1,703
FINANCIAL PLAN INITIAL CONTRIBUTION YEAR 1-15	$0	$669
FINANCIAL PLAN CONTRIBUTION YEARS 16-30	$2,372	$669
ESTIMATED RETIREMENT ACCOUNT VALUE AT 60 YEARS OLD	$801,546	**$1,257,586**
ESTIMATED ANNUAL RETIREMENT INCOME AT 60 YEARS OLD	$92,792	**$128,287**
ESTIMATED TOTAL SPENDABLE RETIREMT INCOME	$2,783,779	**$3,848,623**

**MPI® Resulted Calculated Using a 6.25% Average Return and Assumed 4% RELOC™ Loan Rate. Expenses Calculated From a 2021 State Insurance Department Approved For a 30 Year Old Preferred Health Rating Male Getting a 30 Year Mortgage and 45 Year Old Preferred Health Rating Male Getting a 15 Year Mortgage. Total Spendable Income Estimated From 60-90 Years Old. Estimated Monthly Mortgage Includes Principal And Interest Payments Only.*

As you can see from the math, at the end of 30 years the house will be paid off in both scenarios and provide the same value to the individual. However, by compounding your money that earns more than 4% interest (or whatever interest you are paying on your home loan, it makes better money sense to pay the minimums and contribute the maximum amount of money to compounding. This same scenario works with all types of debt including student loans. Interest paid vs actual interest earned is the key to maximizing your money. Paying off a house is an honorable goal and an exciting accomplishment; however, an additional $1,000,000 in spendable retirement income excites me much more!

Rule #6: Secure a future income. The day will come, perhaps around the age of 65–75, when you will not be able to work. This is a scary thought for most people. You may be too old or your body may fail you; in either case you need to establish another form of income.

In 2008, even financial wizards and people who had saved their entire lives were unable to retire. These people couldn't go back to their old careers and ended up picking up part-time work at local stores and restaurants, just enough to get by. We must follow all previous 5 Rules of Money for our objective—Maximum Secure Income. Income is everything. When we work, a focus on a future secure income is vital. So many people say they will begin tomorrow but tomorrow never comes.

Rule #7: Increase your ability to earn. There is no benefit in staying stagnant, so increase your education, ask your boss for more responsibility, ask for a raise, work overtime, etc. You could even sell things on Amazon or start a business on the side; do whatever you need to do to increase your ability to earn money. Traditionally it is easier for most people to earn more money than to cut from their current lifestyle. Once you find ways to earn more money, you can pay yourself more, and start the whole process again.

I have stated these 7 Rules of Money that can make anyone prosperous because it is a matter of mindset and lifestyle. Once you take the first step of Rule #1 and Pay Yourself First, your world will change. Learn to live from the remaining 90% (#2), put your savings into a compound account (#3), guard your money from loss by investing into a Secure Compound Interest Account or true experts in their field (#4), buy a home when time permits (#5), secure a future income (#6), and find ways to make more (#7); the circle of prosperity has begun. Anyone who follows these simple steps will find themselves in a better position six months from now. Accept the challenge. Set the goal. Take the first step. You will never regret it.

Throughout time, these rules have never changed. Money prosperity has always been the same. Every person, possessing the right education and dedication can become prosperous quickly. If you follow these rules, you'll become financially free—it's inevitable. It's all about growing and progressing and evolving; it's a circle that creates true prosperity. Even better? Secure a retirement plan that upholds these guidelines.

Things to Consider

- Have you heard these rules before?
- Can you commit to Paying Yourself First?
- What can you do today to align yourself with these principles?
- Will you take the challenge of starting today?

"If you don't find a way to make money while you sleep, you will work until you die."

Warren Buffett

Scan the QR Code for a full breakdown of the financial question on whether you should get a 15 or 30 year mortgage.

Scan the QR Code to schedule a no cost 1 on 1 to review your retirement goals.

CHAPTER 8

Never Trust Business

I love businesses. I have five of them. It gets me up every morning, I love the chaos of it. I love start-up, and the many complications of it. It makes me a lot of money and is rewarding to my life. Business is a great thing and for those who want to start a business, I urge you to go do it. Nothing stops you from achieving your goals, especially with all the resources and opportunities available. However, I want to give a quick disclaimer:

As a business owner and as the son of a business owner, I want to be clear on this: a business is not a retirement plan and cannot be trusted.

Business should improve our financial situation, earn money today, and always progress. However, business and investments can fail at any time. Think of some of the giants that eventually crumbled: Blockbuster, Blackberry, Toys 'R' Us, Kodak, Circuit City, real estate of 2008, and hundreds of thousands of other small business owners. Others, such as Sears, are currently in their death-throes.

I don't want to be a Debbie-downer but putting all your money into a business and trusting that it will be profitable, let alone still exist in 30 years is, well… risky business!

We have ample data and statistics that demonstrate that few businesses last multiple decades. There are ups and downs, during which today may be great, but tomorrow sucks. There are many self-employed people who believe in their business and say, "My business is my retirement plan." Or my real estate is my retirement plan. I cringe every time I hear this.

I want you to know that there are many things that can happen in business: technology, evolution, a lawsuit, an employee getting killed on the job site, a partner dispute and divorce, just to name a few.

Things can go so wrong in business that you can have 99% of the market share for a period of time, and then lose everything overnight. Trust me—I know.

Let me tell you the story of my personal financial gain and loss. I know what it is like to work hard, generate a healthy income, and then lose everything because of a lack of planning and security.

In college, I was an athlete at Arizona State University. I wrestled there on scholarship. While playing ping-pong in my friend's basement, his brother came into the room and said, "We should start a granite counter-top business. There is so much money to be made in granite." Although I had never met someone with granite in 2003, being 22 years old, I loved the sound of the words "so much money." I had just received my $8,000 scholarship check for the semester and thought, "I have some money, but I know nothing about granite."

Unfortunately (or fortunately depending on your view), I am a risk-taker. Risk doesn't scare me. I was willing to use my scholarship check in the pursuit of riches.

For the next six months, I became infatuated with granite. In addition to my studies and wrestling, I spent six to eight hours a day researching everything I could about counter-tops, importing granite, and kitchen remodeling. I fell in love with natural stone and wanted to know everything about it before I started the business.

At age 23, in 2004, I took the plunge and started a granite business. I had never held a job before, and here I was, an entrepreneur. My parents believed in me enough to take a line of credit on their home to help me get started; for this I remain in absolute appreciation.

On August 5, 2004 (also my wedding day), the state of Arizona officially approved Ray Brothers Granite. My first granite order was delivered on November 1, 2004, and suddenly, we were off to the races. Having developed a passion for product development, during my six months researching the granite industry, I came up with a product design that would soon change the granite industry. The concept was to import granite, pre-cut and polished, in sizes designed to fit most kitchen layouts. A similar concept had been applied in hotels and for larger projects, but multiple standard sizes had never been attempted on a retail or residential scale.

After working with some of the largest factories in China, Ray Brothers Granite was the first company to import multiple sizes and multiple colors of what are now referred to as "prefabricated counter-tops." This concept of prefabricated counter-tops out of China allowed Ray Brothers Granite to offer not only custom granite to the public, but to do so at a price point that many Americans could now afford. Custom and best now available to the public.

My brother Clint and I ran fast to expand the company. Within months of opening, Ray Brothers was installing between 20–30 kitchens every week. It was an incredible time to start a business and one that was extremely profitable.

Being young and making a lot of money prompted people from every corner of my life to contact me. Unfortunately, because I was young, I didn't understand the Rules of Money. With unrealistic expectations, I invested in new fads and people with "ideas" rather than expert experience. I often lent family and friends money. As a result, I quickly lost hundreds of thousands of dollars.

Once, a family member needed a quick loan of $50,000 to cover an inventory purchase for his business. Although this came with the promise to pay me back within a short period of time, it has now been 10 years without even one attempt to pay me back. Doing business with family or friends should be treated the same as all other business. It should be documented in written form, collateral on your investment should be a requirement when possible, and everything should be fully communicated to avoid problems down the road. Dealings without a detailed written agreement backed by collateral will only lead to future problems and uncomfortable gatherings of family and friends. This treatment of family and friends just as any other business client should not prompt the thought "even with family?" but rather, "especially with family!"

After losing hundreds of thousands of dollars, I became a little more experienced and learned from those mistakes—not fully—but I was continuing to grow.

In 2012, a client came to me and asked, "What impedes you from increasing your current revenue of $5 million to $50 million each year? You have the skill set and knowledge, so why are you stuck at $5 million?" I immediately knew the answer. I replied, "I'm the problem. It's me, I love to do everything myself. I'm the CEO, COO, and President, and my skill set is maxed out at $5 million. I enjoy doing it all myself."

He then asked, "How about we become partners? I am big on streamlining and efficiency, and I will fund it. I have a few million dollars from the sale of my business, so let's become partners: 50/50. You run the business, and I'll help streamline it and provide all the funds needed to expand."

As I said, I was learning, but I was not educated in legal matters at that time. I believed a 50/50 partnership was a way to protect myself, but it was not. Soon I realized that a 50/50 partnership sets you up for a hostage situation if the other partner isn't emotionally involved in the business. In a 50/50, according to the operating agreement, each partner could have the authority to deny paying payroll, purchasing inventory, or making other vital decisions for the business. He could say "no" to anything just in spite or to pressure the other partner to concede to his demands. This is exactly what happened. What I wish I had known then was that when you are the expert and you run the business, you must maintain at least 51% ownership or else you run the risk of losing the capability of crucial decision-making.

From 2012 to 2014, we grew the business from $5 million to $10 million in just 18 months! We were kicking butt, doing 60 kitchens a week. It was everything I ever wanted, the business was making more than $1 million per year, but I fell victim to a bad habit of all entrepreneurs: I simply re-invested the profits back into the business. I took a modest salary but used all the profits to build a new warehouse, buy more inventory, hire more employees, and expand as much as possible.

It was fun. It was exciting. But it did not protect my future. I did not follow the Rules of Money, especially Rule #1, #4 and #6: paying myself first, guarding my money from loss and securing a future income. I loved investing, but I did not have a retirement plan for my future. I didn't secure my money. I was confined to the mindset of multiplying my money, building my net worth, without giving thought to my financial freedom.

I made good money from 2004 to 2014. But guess what I had in my bank account in 2014? About $200,000. That may sound good, but considering my earnings, in hindsight I should have saved more for myself and secured my future. I rarely paid myself first. Instead, I had investments everywhere, we had zero debt, had paid off the building and accumulated millions in inventory. I was a millionaire in "net worth" but poor in "financial freedom."

Then it happened. That situation we hear about all the time, the one we all believe will never happen to us. In 2014, Armageddon in business began—a dispute with my partner. The short version is that he said, “If you don’t do it my way, I’m going to freeze all the money in the account.” Because I felt the request was unethical, I couldn’t do it. This was my business, my name, my 10 years, and my 10,000 clients. He had no emotional connection to it. He was an out-of-state investor. But as a 50% partner, his threat became reality and he withdrew money from the account. There wasn’t even enough money to make payroll. I didn’t know what to do.

For the next few months, I began paying my employees out of pocket while we attempted to determine cash flow and how to work through this situation. We did this for six months, fighting back and forth with lawyers while using all my savings to salvage my business.

Remember that $200,000 account balance? I was bleeding out! I was paying employees, lawyers, and my own cost of living, all over a dispute on how to run the business. This was devastating, and I had absolutely no power or security, and I was losing everything I had worked for.

By November 2014, I had $11,000 remaining in my bank account. I was angry all the time and was horrible to my wife and kids. I felt robbed and cheated by someone I considered a friend. Then something happened on the night of October 31, 2014. I couldn’t sleep at all that night, upset that I was losing everything that I had built. My whole life was spiraling out of control. I remembered something my dad taught me. “Make money the result, not the reason.” Why was I in business? Because I loved it. I loved working with clients. I loved helping people. I loved playing the game. It was never about the money, that was always secondary. But my primary concerns, including the quality of my life, had rapidly deteriorated in those six months of partnership dispute. I was no longer happy. On November 1, 2014, I called up my partner’s lawyer and said, “I’m done. He can have both of our businesses. I will sign it all over to him. Just leave me alone.” I resigned as president of my company that day. It wasn’t worth it.

I could start over. I built it once, and I could build it again. After 10 years of building an empire, I found myself with no business nor source of income, $11,000 in my account, and five kids and a wife. And you know what? It was the best decision I ever made in my life. Moreover, I had learned something that would change my life forever: Unless the money is secure, it could disappear in the blink of an eye. I will never let that happen to me again. What did I do wrong? I did not secure my future. I didn't know how to achieve financial freedom.

The amazing part of this story is that the sun came up the next day; I was 33; I was still healthy, and I had the support of my family and friends. With a new focus on learning from my mistakes, I was able to begin the business again.

In 2015, I made more money than in any previous year. The following year was better than 2015, and 2017 was better than 2016, and 2018 has been the best year of my professional career. I contribute this increased success to my dedication to the task of understanding how money works and making it my lifestyle.

What would I like you to learn from my experience? No matter how good your business is, no matter how well you are doing in real estate, no matter how much salary you earn, you cannot trust it. I felt I did everything right, I cared for my client, charged fair rates, provided excellent customer service, and I still lost. I didn't do anything wrong, but I didn't do everything right, either. I forgot the truly important things: Pay Myself First! Guard my money and investments from loss. Secure a future income no matter what happens. In essence, I never understood how money worked.

Live the Rules of Money. You will find your life changed forever. What do you have to lose? Give it a shot! It works. Guard your hard-earned money, secure your future, and don't do anything stupid. If you can, protect your assets, build a secure financial plan, and educate yourself; you will see immediate results.

"Gold will always be attracted to he who protects her, treasures her and cherishes her."

Retirement planning and education are the key. We go through the stresses of business for one important reason: to secure our future. We invest to fund a secure retirement plan because our investments are not a retirement plan. Business, jobs, and other avenues of earnings pay for our life now. I understand that, and we should always be maximizing the ability to make more money. It is important that we enjoy life now because we may not see tomorrow. A balanced lifestyle is part of the pursuit of happiness. But without focusing on a secure future, you may not be able to enjoy your life in retirement. If your retirement plan follows the 7 Rules of Money, then you're securing your assets and compounding your interest, so that you can achieve the elusive Financial Freedom!

Conversely, what happens to someone who puts it all in a business for 30 years? Even if they made millions of dollars, if they didn't live by the "Pay Yourself First" rule and put some towards retirement planning, what happens if he or she goes out of business at 64 years old, or has a lawsuit, or has a partnership dispute like I did? Luckily, I was only 33 when this happened to me, so I had the option to start over. I had the energy to rebuild. People keep investing in their business but as soon as it fails, that money is gone.

Here is the fact: businesses fail. Only around 5% last over 25 years. On the other hand, investing in yourself with a secured, insured retirement plan works basically 100% of the time.

If you start a business, do it to fund your financial plan. Take your earnings from your business and Pay Yourself First, always put aside at least 10%. You have worked hard, and nobody should benefit from your hard work above yourself. This includes real estate; it is not secure enough. Invest, make money, and fund your retirement plan. That is how long-term security works.

You work hard and you deserve financial freedom. Instead of immediately reinvesting in your business, if you profit $100,000, take at least $10,000 and stick it in a secure plan never to be touched until you retire. All it takes is determination and discipline.

Why do the 1%'ers get to travel and live the luxurious life? Do they know a secret? How do they maintain their money? Are they better than everyone else? No. They just understand the rules of the game and know how to play. If you want financial freedom, you must be willing to do what's necessary to achieve it. You may believe in your business, which is excellent, but do not forget to believe in yourself first. It's not so much how much money you make, but more importantly, how much you keep and what you do with what you keep.

You are the only one who can make the decision to put your future first above everything else. Pay Yourself First!

Things to Consider

- Think of the businesses in your lifetime that you viewed as giants that are now out of business. Businesses come and go, and it's all about leadership, choices, the market, and evolution. Even your own business, though successful today, may have a volatile tomorrow. Is this truly a model into which you feel comfortable sinking your retirement?

"The best thing money can buy is financial freedom."

Rob Berger

CHAPTER 9

The Evolution of Money

Innovation always wins. The evolution of money provides a better, safer way, and can increase your financial freedom. As mentioned, one of the most important books you can ever read regarding the Rules of Money and achieving financial freedom is "The Richest Man in Babylon" written by George S. Clason.

If you want your life to change forever, there is no other book that will do a better job of taking financial struggles to prosperity. It takes only four hours to read and will completely change the way you look at money. Originally published in 1926, Clason's book dispenses financial advice by way of a collection of parables set in ancient Babylon before banks existed.

Part of the book tells a story about a man whose friend says, "Let's go invest in some jewels. I can take a boat, buy the jewels, bring them back, and sell them for a profit." When the friend returned with the jewels, it turned out they weren't real; this was a poor investment and a loss. This happened because he hadn't worked with an expert in the field.

The first man then decided to buy some bronze. This time, he consulted with the expert shield-maker and guess what happened? By working with the best of the best, a true master of his craft, both men multiplied their money.

The rules of money hadn't changed—an investment was still made, but the second time around, the man was more innovative with his money. He was open to a smarter and better strategy, and this innovation led to an increase of income.

Let's fast-forward to what money looked like in the last century. Financial investments were typically made in stocks in individual companies, and people tried (and hoped) to avoid risk. This worked well until the entire system collapsed with the Great Depression of 1930.

A few decades later, in 1975, John Bogle, the original founder of Vanguard, created the first index fund. An index fund is a group of investments all rolled into one investment. It's the ultimate diversification, so you aren't bound to the ups and downs of a single company. For example, the S&P 500 is one of the most common index funds. In this fund there are 500 companies, all of which produce a return. To minimize the risk of one company's stock plummeting, an index fund takes the average of all 500 companies combined to determine your return. Inside these 500 companies, some may produce a return of 18%, or 8%, or 0%, or even –50%, so as an investment, you receive the average of all 500. This typically lowers your risk and relies upon the collective health of the US stock market. Bogle was the first person to expound the principle that slow and steady was the way to do it. Many financial advisors at that time heavily criticized this approach because it eliminated the need for the money manager (active financial advisor). People will always find fault with what they don't understand and fear and human nature is to attack what they fear, especially if something puts their profession at risk.

Index funds are considered boring (no need to trade the hot stock of the day) but very effective and efficient. Essentially, Bogle's theory was to go for the average, no better and no worse, trusting the collective. Instead of charging 1–2% management fee like the rest of the industry, which can eat up to 50% of all your growth over time, Vanguard proclaimed that they would charge a fraction of one percent for the management fee. This was revolutionary. He believed that slow and steady would win out in the end.

To no surprise, much research has been conducted since then. Would you guess that the slow and steady, conservative index approach beats active money managers up to 92% of the time? This approach gave birth to the principle of lowest cost and simplicity, which was a major innovation in the money world. With that approach, you no longer needed trading and could lower your cost while diversifying your portfolio.

Then in the late '90s, the life insurance industry wanted to compete in the financial advisor space. They had some different strategies for the market, none of which took hold. Then, they came out with a product that would change everything: Insurance on your money.

Think about that for a second. Why do we buy insurance on our house, car, life, health, jewelry, plane ticket, rental car, etc.? To eliminate financial risk in our lives. If we already insure everything else, why wouldn't we insure one of our most important financial asset— Our
Retirement Plan! It was a revolutionary concept. This system gave you the security with the simplicity and results of an index fund. There was nothing like it. This innovation (insurance on your money) protected you from a stock market dips while allowing you to achieve the majority, if not all, of the gains of an index fund. It was the best of both worlds, security plus the potential of high rates of return. The name of this system is Indexed Universal Life or IUL (Unfortunately there is a black eye associated with it, and this will be explained later in this chapter).

An IUL guarantees you a 0% Floor, meaning you can never lose principal account value due to stock market risk. Every year, at the anniversary of depositing money, your account value is locked in to that value. If you have $10,000 in your account to start, no matter what happens to the stock market, you are guaranteed to have $10,000 in your account at the end of the year (less expenses). If your account gained 10% interest that year, the next anniversary date your account would have $11,000 value and would lock in at that new amount with the guarantee. In the worst-case scenario, you receive a 0% credit. You will never suffer a loss; this is the ultimate security: insuring your retirement plan. Your principal account value will always maintain, even in a collapse such as the one in 2008. Whoever had an IUL in 2008 lost $0 in their account. Most everyone else lost up to 50% account value. An IUL doesn't avoid stock market risk, it eliminates it!

When you think about it, why wouldn't you insure your retirement plan?

In 1997, the option to insure your retirement plan was one of the most influential evolutions money has ever seen. You could completely bypass the risk pyramid, the invisible handcuff no longer applied. Additionally, you were also bypassing the 4% Rule. Suddenly, you could get security on your money and simultaneously be running (returning to the race analogy) and achieving around an average 7% interest rate of return in your 20s, 30s, and 40s —and guess what—also in your 50s, 60s, 70's, and until you die. Instead of the traditional 8-10% in your

20s-40s (sprinting), 6-8% in your 50s (running) and then around 4% in your 60s+ (walking), you run your race at full running pace, or 7%+ on average until the day you die. If you insure your retirement plan first, making security the first cornerstone of your plan, it can maintain around an 7% average rate of return. So if your last lap is 7%, your income is now around 7% or up to double the income of a 401k or IRA from the same dollar saved. This is how to focus on income. Put security in place first and then make sure your last lap is as fast as possible.

With the innovation of an IUL and continual improvements to such systems over the following 20 years, you could increase your income potential with simplicity and security, all rolled into one plan that also included the tax benefits of life insurance. Innovation will always stomp out inefficiencies. Who wouldn't want security plus more spendable income?

Unfortunately, just like the 401(k), which was developed with the best of intentions, the IUL doesn't have the best name across the Internet. Because of how many benefits an IUL can bring an individual, the MLM (Multi-Level Marketing) industry has hijacked such a great solution and turned it into a commission heavy, poorly designed, sales gimmick. Half the world says they are the best thing ever while the other half say they are bad. The dirty little secret is they are both right.

Dave Ramsey is well known for explaining to the world that Indexed Universal Life policies are very expensive, as well as being burdened with high commissions and other negative features that can derail its ability as a retirement plan. He is accurate in his assessment of an IUL when the IUL is not designed correctly. One thing Dave neglects to disclose to his followers is that an IUL can be designed as either retirement-focused planning for maximum benefit to the client or insurance-focused planning. When designed for insurance planning, a life insurance agent has the option to maximize the commission if they choose to. Greed kills many good things.

Over the past 20 years, life insurance agents have used the IUL with its "increase your income potential with the 0% Floor" security to manipulate clients and maximize the agent's commission. Because of this, the IUL has received a terrible black eye and is called an insurance scam. The sad truth is, the IUL is mostly a scam. Over the last few years, I've audited of over 500 IUL policies provided to the public by insurance agents, your family and friends who believe they are sincerely trying to help you. Because of the poor education provided by these MLM sales companies, or wanting to make a bigger commission, or whatever reason, the majority of these policies are not in your best interest and do not have the potential to achieve financial freedom for you. Of the 500+ IUL/ Whole Life policies I reviewed, can you guess how many were designed in the client's best interest? NINE! Nine total policies were designed at a fiduciary standard in the best interest of the client. Absolutely disgusting. When financial advisors and other influencers bash on Life Insurance Retirement Plans, I mostly agree. However, the IUL itself has the foundation to be great; unfortunately, it is offered to the public poorly.

It was the first true threat to the financial advising world. Consequently, to avoid losing clients, financial advisors began to speak negatively of the IUL, even while knowing it was better-designed for retirement income. Often financial advisors haven't taken the time to know how insurance policies work and only provide negative information they were told. In one popular study manual to get the Certified Financial Planning certification (CFP®), there is a little over one paragraph as an overview of Life Insurance as a retirement planning, so financial advisors are rarely well informed on how insurance works and the benefits they can bring a client.

Nevertheless, evolution and innovation will always triumph. Math will always win. Inside of an IUL, there is a correctly designed foundation that can produce maximum security, lowest costs, lowest commissions, most spendable income, and tax benefits like nothing else I've seen. It's called a "Max Funded Increasing Death Benefit IUL."

"Max Funded Increasing Death Benefit" means that every dollar possible is going to your retirement plan and as few as legally allowable are going to policy expenses, commissions, and life insurance. This is a specific way to design a Life Insurance Retirement Plan for which the #1 objective is to provide the maximum spendable retirement income.

I often ask financial advisors "Why don't you use the Max Funded IUL option?" They typically reply, "Well, we don't do insurance products" or "Insurance products are too expensive." In the same conversations, they concede to me that the tax benefits, increased income potential, and the security of the 0% Floor are tempting, but there is just one problem: it would ultimately pay them significantly less.

In order to maintain their 1–2% annual management fee, they intentionally provide their clients with what makes them the most money, rather than what makes their client the most retirement income. It is a disappointing observation. When I explain that Max Funded insurance products are significantly less expensive long-term and a better suited design for a retirement plan, financial advisors typically are not interested in a side-by-side expense comparison. For those who want to see it, here it is:

MAX FUNDED IUL vs 401(K) FEES			
25 YEAR OLD, $500 MO, RETIRE @ 60			
AGE	IUL ANNUAL PROJECTED FEES	401(K) ANNUAL MANAGEMENT FEE	ANNUAL DIFFERENCE
25	$490	$66	$424
35	$308	$932	$624
45	$262	$3,049	$2,832
55	$262	$8,164	$7,902
60	$60	$12,862	$12,802
RETIREMENT	$60	$6,500	$6,440
TOTAL	$12,040	$296,148	$284,108

**Max-Funded IUL Fees Taken From A State Approval Insurance Illustration for a 25 Year Old Male Preferred Health Rating. Insurance Costs Not Included In the Policy Fees. 1% Assumed 401(k) All-In Expense with a Market Growth Rate of 10% and Assuming a .5% Management Fee During Retirement Years.*

This is simple math. The 401(k) and other managed retirement plans can cost you hundreds of thousands from your nest egg while incurring tremendous risk to your money. In this example, over $284,000 of additional management fees could be charged inside your 401(k). Anyone can review an expense schedule. Ask your financial advisor for one. It will shock you how much you will pay him /her to manage your money over time. Most get tricked in believing their fees are low because fees are often a % of your account value and because your account is typically small at first, the fees seem reasonable. In the example above, only $66 in the first year. Then as your account begins to grow and compound, the fees also compound and balloon up to $12,000 a year. This is rarely disclosed.

That's my problem with Suze Orman and Dave Ramsey and others like them: they have not evolved and refuse to compare plans side-by-side and show which plan can bring the most long-term value for the client. Their system is their system, it's how they built their empire, it's their livelihood and if they change their system, there goes their credibility. Simple math reveals there is a better way but requires an open mind and a willingness to accept change.

I am not stuck in my ways. I will always do what the math tells me is best. I have no emotion in reviewing the numbers. I will evolve and embrace the path that produces the maximum amount of secure retirement. I will use every available resource to make that happen. When someone introduces something new to me, I study it, break it down to its core, and if it ultimately improves my client's situation, I embrace the idea. That is innovation and the evolution of money.

Evolution happens all the time. Innovation happens all the time. Embrace and implement. I will always change, evolve, and innovate because it's never as good as it gets. That is not how my mind works.

Don't avoid risk, just kill it. Kill it out of the gate. The evolution of money today allows you to eliminate risk while maintaining aggressive rates of return. According to the financial sector, you are limited to settling for one or the other. But what if you could have both security and maximum results? With insurance, you can!

As you just learned, the most innovative concept in retirement planning to date is the 0% Floor found in insurance. In my opinion, this is the most significant development in the history of retirement planning, yet few know about it. Few talk about it. That was the moment that provided both results and security, but unfortunately, few understand how to use it.

If the financial world were to offer the 0% Floor option with a retirement plan, it would lower their paycheck. As you saw from the side-by-side comparison, it would lower their paychecks significantly. The largest, most powerful industry on the planet, managing trillions of dollars, refuses to embrace this option for the greater good.

In 2008, it didn't matter who you were, you lost up to 50%. In 2000–2002 with the dot com bubble, you lost up to 60%. And even during the Great Depression, the same thing happened.

Although the market always bounces back, there is a smarter way, and that way is security first. Most Americans don't even realize this is an available option. Now you do!

Things to Consider

- What do you consider to be the purpose of insurance on your valuables?
- Look at what you currently insure and why?
- If you knew that your retirement fund would never lose account principle, would you invest in your financial future?
- If insurance is all about ensuring you financial security, why wouldn't you do the same with your nest egg?

"Money is plentiful for those who understand the simple laws which govern its acquisition."

George S. Clason

CHAPTER 10

Financial Discovery

Every decision you make financially, every investment you make, and every dollar you set aside, should have a focus to build your best retirement. Retirement is not about not working, but the freedom to do what you want with your time. Freedom is what we want!

A retirement plan is different from an investment plan. They have different objectives but somehow the world has convoluted the two financial concepts. An investment plan's goal is to make more money with your money as quickly as possible, often focused on net worth, while a retirement plan is about building your best long-term future, guarding it from loss, and achieving the ultimate goal—maximum secure retirement income or financial freedom.

I'll admit, investing can sound sexy. Investing in new technologies, your business, your friend's business, a hot new product, or a swanky restaurant—all sound more appealing than the "slow and steady" retirement plan. Investing in some of these products may present a quick and immediate turn-around in growth, which can be important if done correctly. Retirement planning may not sound sexy, but it's the long game we're talking about here, and it definitely pays off. Retirement is looking forward to the day you own your time.

Although my businesses are exciting and enjoyable, and earning a six-figure income right out of college was a good thing, in 2014, I realized that I needed to revamp my strategy. I needed to learn from my experience and secure my family's future.

November 1, 2014 was the day I walked away from the idea that my business was my financial plan. On that day, I walked away from a partner, went to China, and restarted my path. It was a surreal moment realizing, "Dang, I just lost ten years of my life! I worked hard, was ethical, and treated my clients right, but I still failed. How?"

There was too much risk involved in having 100% confidence in business. I decided to never allow myself to be in that position again and sought to eliminate as much risk and unknowns in the future as possible. I was tired of feeling vulnerable.

"But where should I put my money?" everyone asks. With so many strategies and products available, if someone wants to plan for retirement, how do they do it? With everyone ending up poor, even those who plan by using a 401(k) or IRA, where can you put your money to secure your future? Is there a system out there that encompasses all the requirements of a good retirement plan? That's the question I asked myself.

That same year of my partnership dispute, I was introduced to the financial industry. At first, it did not intrigue me as I was busy that year. I gave it just enough attention to act like I knew what was going on, but I had no emotional investment in it to become an expert in the affairs of financial security for my family. After constant nagging from my wife to become an expert (I love her very much), I suddenly caught fire. The 8+ hours a day of research began again. I decided I wanted to become an expert in money and retirement planning.

For the next six months, I learned everything I could about a 401(k), 403(b), IRA, Roth, Whole Life, VUL (Variable Universal Life), IUL (Indexed Universal Life), Max Funded IUL, and whatever else I could learn. I asked: How does it work? How do you maximize it? How do you improve it?

I wanted to find out what was best for me and my family. Where would I put my money to secure my future? I knew stocks had the most growth potential, real estate uses leverage or O.P.M. (Other People's Money) the best, and insurance was the most secure. So which was actual best for me and my goals? I was open to investing my money wherever the math pointed. I had no idea what the end result would be when I started the journey.

1997-

After months of research, I made a discovery about a financial instrument that few had ever heard about, including a majority of financial advisors. An exclusive life insurance retirement plan that offered life insurance, guaranteed security against market risk, growth potential above the S&P500 Index Fund, tax-free growth and retirement income, no mandated retirement age like the 401(k) or IRA, and many other benefits to help an individual achieve full financial freedom. This plan, invented in 1997, was nearly perfect with 2 decades of great success, however, there was one huge flaw… To qualify you had to have a $5,000,000 net worth, available collateral, high credit score and many other financial demands. This exclusive plan, designated for the extremely rich, is called Premium Finance:

> WIKIPEDIA
> The Free Encyclopedia
>
> Premium financing is the lending of funds to a person or company to cover the cost of an insurance premium. Premium finance loans are often provided by a third party finance entity known as a premium financing company. Typically, clients that engage in this transaction are age 29 to 75; with **net worth of $5MM or greater.**
>
> **This is for Educational Purposes Only. For Full Information, Visit the Website https://en.wikipedia.org/wiki/Premium_financing*

Another example that the rich get richer because they have better opportunities and resources while everyone else settles for a 401(k), Roth IRA, Whole Life, IUL and real estate rentals.

Once I discovered this exclusive advanced plan, I became obsessed with understanding it. I wondered how there could be something so good that no one knew about. Although this plan wasn't perfect, it seemed to be the answer to how to achieve financial freedom in the quickest, most secure, flexible method. With growth potential above the stock market and guaranteed security of life insurance, it was the best of both worlds. Unfortunately, not a single person I knew had the wealth necessary to even qualify, including myself.

Holding multiple patents for inventions I had created over my 10-year career, I have a deep passion and understanding for product development, innovation, and finding solutions to consumer problems and inefficiencies. In 2014, I committed my talents to the financial planning industry to solve the riddle on why up to 99% of Americans are forced to downsize in retirement through traditional plans. I had a seemingly "impossible" idea to make the exclusive Premium Finance plan available to everyone.

With initial help from my brother, we began a path of discovery, innovation, and development in a stagnant financial industry. I began to connect with financial advisors, brokerages, and others in the industry and soon realized many "professionals" do not like innovation, fear change, are comfortable with what they know and often know very little about their own industry.

As I explained what I was trying to accomplish, to bring a better way to the everyday American, I was not only met with "that's impossible" but also with sharp criticism and opposition. I realized this journey would need to happen with just my brother and I.

After a few months in the lab, we did it. We created the first Premium Finance strategy that could be accomplished without the demanding financial requirements of the original Premium Finance, something no one had ever seen before, Premium Finance 2.0. We called it Maximum Premium Indexing or MPI®. It included 12 essentials of an optimally designed retirement plan (discussed later in this book) all rolled into one simplified plan. This revolutionary strategy all stemmed from a single question: "What is best for my family and I?"

Soon after we developed the first draft of the MPI® Premium Finance 2.0 strategy, we were in shock how easy it was to figure out. Why had no one ever done it before? But how often do we watch an infomercial or see an invention that seems to solve a huge problem and think to ourselves, "how did no one think of that before?" For me it happens all the time. Through using the template of Premium Finance Life Insurance, fixing its flaws, cutting expenses, minimizing risk, and maximum reward, the math revealed MPI® Premium Finance, with similar features and benefits of the exclusive Premium Finance, could outperform the traditional IRA, 401(k), Roth, IUL, VUL, Whole Life, and even a Max Funded IUL by up to 200% more retirement income on the exact same amount of money saved. It didn't make sense that two guys with zero industry experience but great math skills and an open mind, could develop something so different than any other traditional product out there. But was it legal and compliant with industry regulations? We didn't know. Was it possible to provide everyday Americans with the benefits of Premium Finance without the financial requirements?

After a little research on who could answer that question, we met with one of the top national brokerages for advanced life insurance retirement planning, Brokers Alliance. We met with the CEO, David Racich and the CMO, Eric Palmer. After showing them what we had done and the math behind it, they laughed at us. They thought there was no way that "two dudes" out of Mesa, Arizona could create a retirement strategy that outperforms their best.

Once we explained what we did (under non-compete and non-disclosure) they conceded that the MPI® Premium Finance concept was something they had never considered but was extremely intriguing. They eventually asked for a few months to allow themselves and their actuaries (an actuary is a super smart math nerd) to break our plan down and figure out where we had gone wrong because, obviously, these numbers didn't add up; in their minds this couldn't be possible.

Would you believe the numbers checked out? They were correct, yet we needed to fix a few compliance and others issues to be able to offer to the public. Well, those compliance issues took three years to amend! This is when divine intervention kicked in.

In November 2017, I was driving to Brokers Alliance to "break up" because I had given up. I couldn't finish it. MPI® Premium Finance 2.0, brought to every day Americans, was a dream only. I conceded that the rich get richer because they literally have better opportunities and resources available that no one else has and when we tried to make it available, red tape after red tape. It seemed as though the industry didn't want to have this available to the public. We had put considerable time and money into this project, and we simply couldn't find solutions to the compliance and regulatory issues of launching a new financial strategy.

As I was driving, Eric Palmer called and said, "There's been an emergency, and we need to reschedule for Tuesday." We rescheduled, and I turned around. Upon arriving to my house that afternoon, my wife asked me how my day had gone. At that time I explained to her that MPI® was impossible, I felt it was time to give up and would just be a benefit for my family and close friends.

Let's just say she did not take it lightly and told me to get back to work and finish the project. That weekend I decided to make one final attempt to complete the MPI® strategy. There had to be a way to finish it. For three years, I had been unable to finish the MPI® plan because I was cutting corners. I never realized that was the issue because I never had taken the time to become an expert in one important aspect of retirement planning: illustrating a Life Insurance Retirement Plan! I always let someone else do that task for me. I would give them the numbers I needed and they would come back with a life insurance illustration. But it was never right and could never showcase the MPI® Premium Finance. I became determined to become an expert in the use of illustration software for the purpose of understanding how insurance companies showcased their projections. So for the first time that weekend, I used an insurance actuarial software to prove it was possible to illustrate the MPI® Premium Finance concept, working from 8pm to 3am to create hundreds of illustrations.

In those seven hours, I learned everything I could about the software and how it functioned. I attempted to design the first MPI® plan inside a compliant software. After hours of trying and failing, at 3am on November 5th of 2017, I pressed "calculate" and it worked! The first MPI® plan was complete. MPI® Premium Finance 2.0 was finished! Custom and best now available to the public.

I got goosebumps and needed someone to hug or high five. I went to my wife and told her to wake up because I had cracked the code and she said, "Shut up, I'm sleeping." I had anticipated that response. Did I mention I love my wife? For the next 24 hours, I ran the algorithm under increasing amounts of stress, and it worked every time.

When Tuesday arrived, I was ready to show the brokerage what had occurred over the weekend. Upon entering the meeting, Eric started off by saying that it was a good run, and they had tried our plan, but it just wasn't going to work out on a large scale. Once he paused long enough for me to speak, I looked at him and said, "Eric, I fixed it, I can illustrate it. MPI® Premium Finance is now compliant." After a few words of positive vulgarity, he needed to see it for himself. He couldn't believe it. Once I showed him that I had fixed the compliance issues we had struggled with for three years, he turned and looked at me and exclaimed, "Anything you want, you have it! We are going to change the world!"

Because the meeting had been postponed, and I finally committed to becoming an expert in all aspects of insurance including illustrations, MPI® was finally complete. My commitment to become an expert was what had been missing. For three years I was frustrated because I wanted to find a solution, but I hadn't been committed to being the solution, myself. Only by becoming an expert in your field can you become capable of accomplishing anything you want.

We are now ready to change the world and make financial prosperity an achievable goal for everyone. No other system available that I'm familiar with provides the security against market risk while producing up to 200% more retirement income for the individual.

Although retirement planning isn't exciting, my story of development and discovery is about as cool as it gets! I had to share with you how it all came about. Now we will get a little nerdy and break down some numbers. Let's talk about compounding securely for your long-term retirement plan through MPI® Premium Finance 2.0 vs. the Roth IRA using a low cost index fund. As an example, let assume a 30-year-old saving $500/mo in both MPI® and a Roth IRA, At age 62, what would be the projected results:

30 YEAR OLD, $500 MO, RETIRE @ 62	
PROJECTED ANNUAL RETIREMENT INCOME	
MPI®	ROTH IRA/401(K)
$113,580	$51,863

MPI® Life Insurance Results are Based on a 6.25% Growth Rate Plus the 4% Premium Finance Loan Rate with a Preferred Health Rating. Roth IRA/401(K) Projections are Assumed 10% Market Growth and an Expense Ratio of 1% All-In-Fees. Roth IRA/401(K) Projected Income Base Off the 4% Rule.

As you can see, through the power of the MPI® Premium Finance strategy, your retirement income can increase from $51,863 in a low-cost Roth IRA to a projected $113,580 tax-free every year for the rest of your life on the exact same amount saved. Financial freedom, including millionaire status, is now a possibility for someone saving as little as $500/mo.

For someone trying to achieve early retirement, there are not many options. 401(k), IRA, Roth IRA, and many others have retirement age restrictions, However, MPI® has no such restrictions allowing you to retire any age you want.

The other day a couple came into my office. The husband made $62,000 per year and the wife made $54,000 a year. They committed to saving $2000/mo to achieve early retirement to be able to travel and live their best life in their 50s. They were both 27 years old.

Inside the MPI® Premium Finance, at $2000/mo, by their 50th birthday, here are the projected results:

EARLY RETIREMENT		
27 YEAR OLD, $2,000 MO		
SIDE BY SIDE	MPI®	401(K)
RETIREMENT AGE	50	61
ANNUAL RETIREMENT INCOME	$200,000	$200,000
TOTAL RETIREMENT YEARS	40	29
TOTAL SPENDABLE RETIREMENT INCOME	$8,100,000	$5,800,000

MPI® Life Insurance Results are Based on a 6.25% Growth Rate Plus the 4% Premium Finance Loan Rate with a Preferred Health Rating. 401(K) Projections are an Assumed 10% Market Growth and an Expense Ratio of 1% All-In-Fees. 401(K) Projected Income Base off the 4% Rule. Life Expectancy of 90 Years Old.

By committing early (in their 20's) and 20% of their income, by 50 they are projected to have over $1,800,000 and more importantly, a tax-free retirement income of $200,000 per year every year for the rest of their lives. To achieve similar results in traditional investment plans would take till around age 61. 11 years of financial freedom lost because of the inefficiencies of investments used as retirement plans.

By using a plan focused on financial freedom at any age, this couple has a projected 40 year (assuming living to 90) total tax-free spendable retirement of $8,100,000 vs a 29 year retirement of $5,800,000 in the 401(k). Financial freedom at the age you want!

One last example I'd like to express is regarding a friend of mine. He is 52 years old and had zero retirement saved. He felt despair and confused how he had a successful business, made a good income, and had never taken the time to build a retirement plan. He had just sold his home and had $300,000 in profit and could save $2,500/mo. He asked me if there was any chance he could be retired by 70 years old with $100,000 of income per year.

AGE:	52
RETIREMENT AGE:	62
DESIRED RETIREMENT INCOME:	$100,000
LUMP SUM AMOUNT:	$300,000
MONTHLY CONTRIBUTION:	$2,500

PROJECTED ANNUAL RETIREMENT INCOME

MPI®

$112,200

MPI® Life Insurance Results are Based on a 6.25% Growth Rate Plus the 4% Premium Finance Loan Rate with a Preferred Health Rating.

When I told him through the MPI® Premium Finance Strategy we could do it by a projected 62 years old, he couldn't believe it. He became emotional, broke down crying, and continued to repeat that he wished he knew about this 20 years ago. The power of Secure Compound Interest is real. It truly can provide hope, confidence, and financial freedom to anyone who takes the time to learn about how to maximize it in their life.

Retirement planning is objective, not emotional. If you do it correctly, you will set yourself up with features and benefits most people don't even know about. All that is required is education about how it works and a desire to make it happen. With a clear vision and determination, your retirement plan will reward you with the security and results you expect and deserve.

You've earned it. Pay Yourself First, use all the available resources to grow your wealth so you don't end up poor after decades of working hard.

Things to Consider

- Are you chasing the hottest stocks and playing a risky game, or would you prefer a slow, steady, and secure pace that will set you up for financial freedom once you cross the finish line?
- Your money needs to be set aside, invested in yourself, and put into a secured interest-bearing account. Are you willing to make the necessary changes to your retirement plan?

"How many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case."

Robert G. Allen

Scan the QR Code to watch a side by side comparison of the fees found inside of MPI® vs the managements fees of a financial advisor.

Scan the QR Code to schedule a no cost 1 on 1 to review your retirement goals.

CHAPTER 11

Compound Interest: The Magic of Money Making Money

Do you believe in magic? I recommend you start today, the magic of money making money. It's pretty obvious that money that sits in your piggy bank or under your bed will remain stagnant and even lose value due to inflation. The amount will increase only if you physically add more money to the pile, and the total amount will equate to exactly what you put in. Sure, that's one way to save for retirement, but is it in your best interest?

Definitely not! To multiply your money, and better yet, to fast-track your financial freedom, learn about the power of Compound Interest which has been dubbed the greatest mathematical discovery of all time. Do you have this power in your life?

When your money compounds, it is working for you—it is your employee at this point. It's as if your money has a job to make you more money. And that additional money also has a job which is to work for you, too. You end up with generations of money working for you. When you put your money away into a compounding account, you have your money making interest, and then the interest your money made, also begins to make interest, and so on. Money making money making money!

People feel that they don't have enough income to start setting money aside, but I tell you, if you start right now and pay yourself at least 10%, no matter your income, and get it invested into a Compound Interest Account, you will be on the path of financially freedom. Poverty in the USA would cease to exist if everyone understood and practiced the basic concepts of Compound Interest.

My dad turned 65 this year and although he was self-employed making a six-figure income nearly his entire life, he didn't invest in himself. As an entrepreneur, he wanted to invest in the next project. He was always providing the best opportunity for his nine kids—two daughters and seven sons—but he was always working hard, investing in business, and then giving his money away. Both of my parents are incredibly charitable and donated to their church and to anyone who needed help.

Unfortunately, no one ever came to him and said, "This is how you do it. This is how you put a little bit away today in order to secure a prosperous tomorrow." In truth, the financial world has failed the individual because they don't provide the necessary education nor explain the urgency to start. Many financial advisors only work with the already rich.

Had my dad set aside just 10% of his income when he first started at age 25, he could have retired at 55 years of age with a six-figure income for the rest of his life. My childhood would not have been any different. I wouldn't have noticed any shortage of opportunities, nothing would have changed for me or my siblings, but if he had set aside $500 a month, his current life would be drastically different. However, sadly, at age 65, he has zero dollars in his bank account, he continues to work, which luckily, he enjoys for now. But instead of experiencing everything that he didn't get to do while working hard and raising a family, he'll just keep on working as long as he can. It would have been easy for him to start at 25 or 30, but the education and the urgency of how Compound Interest works was never explained to him.

Let's talk about Compound Interest and its relationship with time. I say this now because I want you to start right now, today. Start to capitalize on this concept that can provide you with more financial freedom than any other decision you make when it comes to your retirement.

The theory is as follows: Hypothetically let's say you are earning 10% interest. In 7.2 years, your money will have doubled. It's called the Rule of 72. It is a shortcut to estimate the number of years required to double your money at a given annual rate of return. Essentially, you take 72 and divide it by the percentage of interest; in the first example, the percentage of interest was 10 so the rate of Compounding is 7.2 years (72/10=7.2). With 8% interest gained, your money would double in 9 years. In short: 72 divided by the interest rate equals the number of years required to produce one Compound Cycle or doubling your money.

The theory of Compound Interest is special because it reveals that the amount of money you invest in the first 7-10 years will produce the majority of your future wealth. Take a moment to think about that! The majority of all your retirement income will come from your efforts and dedication to your future over the next few years. Then give it time to mature. Time is the key. Getting started comes before anything else including paying down debt, paying down mortgage, real estate rentals, and various concepts that do not produce the results you need for a secure, confident retirement.

It's all because the magic of Compound Interest on both principal and newly earned interest. Your money is growing by itself. It needs nothing from you. It is truly passive. It is your employee working for free 24/7, 365 and that employee will hire additional employees to also work for you.

I want to express this crucial point: You think you have time, but you don't. Every day you wait can cost you 1000's of future Compound Interest dollars. The other day I had someone come in and say they were going to save $1000/mo for retirement but wanted to start next year. Being 31 years old, he wanted to retire by 55. I explained to him that was not a good financial decision to wait. I explained to him the power of Compound Interest and how time was so value in the pursuit of financial freedom. He said, "but it's just one year!" So how influential is "just one year?" Starting at 31 and retiring at 55, he was projected to have a retirement income of $111,240. Waiting till 32, just one year, his retirement would diminish to a projected $100,920. That is a $10,320 difference per year of financial freedom. What could you do with an additional $10,000 per year in retirement?

Assuming he lives to 90 years old, waiting just 12 months to start compounding his money, is estimated to cost him $361,200 of additional tax-free Compound Interest to spend in retirement. Think of the vacation you could take, time spent with grandchildren, doing hobbies you love, and various other enjoyments missed out because you waited "just one year."

If you plan to start tomorrow, tomorrow never comes. Time is the one asset that once you lose it, you can never get it back. Here is a story that clearly illustrates the power of time and Compound Interest:

Long ago in India… a servant led an elephant from a royal storehouse to the palace, carrying two full baskets of rice. A village girl named Rani saw that a trickle of rice was falling from one of the baskets. Quickly she jumped up and walked along beside the elephant, catching the falling rice in her skirt. She was clever, and she began to make a plan. At the palace, a guard cried, "Halt, thief! Where are you going with that rice?" "I am not a thief," Rani replied. "This rice fell from one of the baskets, and I am returning it now to the raja." When the raja heard about Rani's good deed, he asked his ministers to bring her before him. "I wish to reward you for returning what belongs to me," the raja said to Rani. "Ask me for anything, and you shall have it." "Your highness," said Rani, "I do not deserve any reward at all. But if you wish, you may give me one grain of rice." "Only one grain of rice?" exclaimed the raja. "Surely you will allow me to reward you more plentifully, as a raja should." "Very well," said Rani. "If it pleased Your Highness, you may reward me in this way. Today, you will give me a single grain of rice. Then, each day for thirty days you will give me double the rice you gave me the day before. Thus, tomorrow you will give me two grains of rice, the next day four grains of rice, and so on for thirty day." "This seems to be a modest reward," said the raja. "But you shall have it." And Rani was presented with a single grain of rice. The next day, Rani was presented with two grains of rice. And the following day, Rani was presented with four grains of rice. On the 9th day, Rani was presented with 256 grains of rice. She had received in all 511 grains of rice, enough for only a small handful. "This girl is honest, but not very clever," thought the raja. "She would have gained more rice by keeping what fell into her skirt!" On the 12th day, Rani received 2048 grains of rice, about four handfuls. On the 16th day, Rani was presented with a bag containing 32,768 grains of rice. All together she had enough rice for two bags. "This doubling up adds up to more rice than I expected" thought the raja. "But surely her reward won't amount to much more." On the 20th day, Rani was presented with 16 more bags filled with rice. On the 24th day, Rani was presented with 8,388,608 grains of rice--enough to fill eight baskets, which were carried to her by eight royal deer. On the 27th day, 32 brahma bulls were needed to deliver 64 baskets of rice. The raja was deeply troubled. "One grain of rice has grown very great indeed," he thought. "But I shall fulfill the reward to the end, as a raja should." On the 29th day, Rani was presented with the contents of two royal storehouses. On the 30th and final day, 256 elephants crossed province, carrying the contents of the last four royal storehouses—536,187,912 grains of rice. All together, Rani had received more than one billion grains of rice.

Now instead of rice, think of it in dollars and cents. Starting with only 1 penny, applying this same story of Compound Interest, doubling it 30 times, it would equal $5.3 million dollars on the 30th day. Unfortunately, the average American only starts seriously planning for retirement in their 50s, and they don't allow enough time for their money to double multiple times. At that age, you could put in a ton of money and watch it double only 1.5 times; the later you start, the more you will lose the magic of Compound Interest. Conversely, if you started at 20 years old, putting in $200 a month, you would have significantly more money; in fact, you could have millions of dollars when it's time to retire at 65 years old. For the one who waited, you end up with a glorified savings account, all because you didn't allow enough time for the magic of Compound Interest to work for you.

Since numbers don't lie, let's look at one more example. Let's say someone puts in $108,000 at age 55, by the time they're 65, assuming a 10% growth, it should grow to around $280,000 or $172,000 of compounding growth. Now, take a 20-year-old who begins to invest $200 a month up until they are 65 years old ($108,000 total contribution). He will have around $1,725,000 in his account on an identical investment but with time magnifying the magic of Compound Interest. One had time, the other did not. More than $1,400,000 in additional growth because one person started when they were young.

This is not to discourage you if you are older. It is still important that you start today! All Compound Interest is additional money for you so starting immediately is valuable to your life. Start a plan for your kids. As little as $100 a month for a child can result in a six-figure retirement income. Your kids will be set up and grateful, all because of the time the accounts had to mature. Time is magic when it comes to financial freedom. There is a common financial plan called the 529 for children's college savings. Unfortunately, it does not maximize the rewards of Compound Interest nor provide the best future for your child. Common advise for a parent is to save in a 529 plan, build it up for 18 years, and then allow your child to deplete it to go to college debt-free. Sounds like a good idea and your child can save thousands in college debt interest.

But because of this backwards concept neglecting the power of time, your child can lose millions in Compound Interest potential. Another example why mainstream advise can lead you down a path of less than you deserve.

Some financial advisors will tell you, “You’re not worth my time. I only deal with high earners—people who have a 6-figure portfolio already.” Nobody cares about the guy making $30,000, $50,000, or even $75,000 a year. However, Compound Interest shows us that even the employee or small business owner making $30,000 a year, if he/she starts young enough and saves $200 a month, can have an amazing financial future.

I met a young man named Zach the other day on a plane. As I spoke to him about what I do, I could see he was struggling with something in his life. Soon he opened up to me about the despair and anxiety he constantly felt about money and financial security. Although he made sufficient money, he did not understand how it worked or how he could feel empowered through finances. He had a bad experience with a financial advisor who had lost him a large amount of money in a trade. As we spoke for a while, I could see his sincere desire to improve his situation and understand how to protect his future. Being in his early 30s with a family, I assured him that if he would start today, immediately, using the power of Compound Interest, he would feel a sense of security he had never felt in his life. Over the next few days, he did all the right things, studied how Compound Interest worked, how to protect his money through life insurance and maximize his opportunities inside of the MPI® Premium Finance Strategy. Once he felt ready to commit to his future, we designed his retirement plan and submitted it. In that moment I saw a burden lifted from him, a sense of relief and happiness that he did not have before. The despair was gone! No one needs to feel this despair and insecurity. Education and the sincere desire for a better future will empower anyone and create a situation of confidence and hope never before felt.

I am educationally-based first. I want you to understand how it is done, see the vision. I want you to believe in financial freedom. The world has convinced you that you don’t deserve wealth or that wealth is a bad thing. So many people feel insecurity and despair.

Remember, there are only two types of people in the world: Earners and payers! “He who understands it, earns it; he who doesn’t, pays it!” Understanding how it works is the one thing that separates you from financial freedom. Believe in yourself, plan your retirement, set goals, and then go forth and accomplish them.

I will do everything in my power to ensure that you win this game. Everyone can win. Everyone can pay themselves first and accomplish financial freedom through the power of Compound Interest.

With a disciplined plan and understanding the Rules of Money, everyone can prosper. Start now and you will look back and say it was the best decision of your life.

Things to Consider

- Do you put things off for tomorrow?
- Do you have money in a Compound Interest Account?
- In this case, like the Rolling Stones song says, “Time is on my side; yes, it is!” Are you ready to make time for your future, today?

“The power of compound interest is the most powerful force in the universe.”

Albert Einstein

Scan the QR Code for more financial knowledge/ videos regarding the phenomenon of Compound Interest.

Scan the QR Code to schedule a no cost 1 on 1 to review your retirement goals.

CHAPTER 12

The 0% Floor—The Ultimate Feature

I've made some bold claims about the inefficiencies of the current retirement systems. By this point you are ready to learn how you can produce up to 200% more income than the IRA or 401(k) through the MPI® Strategy.

Let me explain how this is possible through the phenomenon of Secure Compound Interest. Compound Interest is money working for you making you money… Secure Compound Interest is doing it with less risk, more predictability, and more confidence in your best future. Albert Einstein is quoted calling Secure Compound Interest "the 8th Wonder of the world" and "he who understands it, earns it." In this chapter we are going to review the power of Compound Interest when you add security.

The one major concept the financial world has gotten completely wrong is the idea of "no risk, no reward." This inefficient money concept is one of the key reasons you're on the path to downsizing. Why? Because security, as early as possible, is actually the main component to maximum retirement income. Without it, it's nearly impossible not to downsize in retirement. The 4% Rule of retirement is predicated on the idea that risk is good when you are young. Nothing could be further from the truth in your pursuit of financial freedom.

So how does MPI® provide Secure Compound Interest? Through the 0% Floor. This 0% Floor is the ultimate retirement feature. Nothing will afford you more financial independence and freedom than having a 0% floor on your money. Few understand the importance of security. I often say that the whole financial system is done backwards.

Traditionally you take on risk to get reward, and then, to avoid risk later on in life, you give up your reward in the form of low retirement income . It makes no sense! I know you are probably sick of hearing this, but Everyone Ends Up Poor™. To get maximum income, we must reverse the order, and make security first, then you have the freedom to innovate to obtain the reward. With the 0% Floor, we can now find ways to increase our return. It is like playing baseball, being up at bat, but knowing you can never strike out. That's what the 0% Floor does for us. We always have another pitch, and we can always swing and keep hitting singles and doubles.

The 0% Floor is a contractual guarantee by a life insurance company that you will not take a strikeout in the stock market -- EVER! Your account guaranteed value locks in annually on the anniversary of your contributions. For anyone who had money in the stock market in 2008, those with a 0% Floor had no exposure to the collapse. You basically have insurance on your money with the ability to grow with the stock market while not participating in the risk of the stock market. Your principal account value is never at jeopardy. This means that after the crash of the market, you would have received a 0% credit rather than the -50% deficit that most everyone else received. This is life-changing! After 2008, it took up to five years for people to break even (restore their original account value).

This level of security is found in an MPI® Life Insurance Retirement Plan. As I stated in an earlier chapter, we seem to habitually insure everything in our life: our health, our car, and even our plane tickets. We leave out one of the most important things—our money.

A question I hear regularly is "Why does it have to be a life insurance product? I've heard life insurance products are expensive." There are a few answers to that question, so I'll get that out of the way. Life insurance has some special features that few other products have making their value outweigh the cost of life insurance. A quick summary of just a few of the features found in an MPI® Life Insurance Retirement plan are:

0% Floor Security
Growth Potential Above the S&P500
Tax-free Retirement Income
Decreasing Expense Schedule
100% Tax-Free Wealth Transfer to Beneficiaries

Through a properly designed retirement plan in life insurance you can obtain the best features, the most income, and complete tax-free wealth transfer to your beneficiaries.

Let's return to the 0% Floor and why it is the ultimate retirement feature. Because this product offers such security, the 0% Floor isn't free. This 0% Floor comes with an estimated 10% cap on stock gains, which means your retirement plan will never take a stock market hit and can achieve all stock gains up to around 10%. This type of plan focuses on singles and doubles rather than home runs and strikeouts. In a traditional max-funded IUL, (not the MPI® Premium Finance IUL) the 0%–10% option can produce around a 7% rate of return on average while the stock market, with all the roller-coaster ups and downs, can produce around 8-10% on average. This is to say that in the traditional stock market, you could potentially earn a little more but incur a tremendous amount of risk. However, it goes further than just security.

Once you calculate the income potential that Secure Compound Interest can produce, you see the true importance of the 0% Floor. With the previous analogy, the 0% Floor allows you to maintain your rate of return at around 7% in an IUL, even in your 50s, 60s, and 70s; that is why the 0% Floor can increase your income even on less cash value (net worth). Unlike traditional plans that often follow the Sprint, Run, Jog, Walk and the 4% Rule, a well-designed life insurance is a more consistent run pace throughout the plan.

Income is all about how you finish the race, not start it. In a max-funded IUL, not only can it achieve around 7% income, it has the potential to earn even more through the MPI® Premium Finance Strategy. In truth, it's only because of the 0% Floor that the MPI® Premium Finance package is even possible, and it's now available to the public.

I have been transparent about the role greed has played in the financial industry, but I also have beef with the insurance agents who woo their clients with the great feature of the 0% Floor and then bait-and-switch them. As mentioned, the MLM system is notorious for this reputation. They have a wonderful feature, but they employ it greedily to their own financial advantage, maximizing commissions while making the individual believe they are buying the best plan. That means millions of Americans, through their trusted friends and family who became life insurance agents to help people, are paying way too much, and receiving much fewer benefits than they were promised.

They're not maximizing the features inside this plan to their fullest potential.

When insurance products have a bad name and a lot of negativity across the internet, I get it, most of them are below satisfactory. It is vitally important that you understand this anomaly and only accept an insurance plan when it meets the criteria "in your best interest" which typically means "Max Funded." (To recap the definition of Max Funded, the phrase refers to an insurance retirement plan designed in a way that the maximum amount of your money goes towards your nest egg retirement account while incurring the absolute lowest possible costs, fees, and commissions.)

Many of these MLM companies will try to sell you the "most amount of insurance" at the "lowest premium amount" when that is exactly opposite of what is best for you. To design a good life insurance retirement plan, you want to buy the lowest amount of insurance at the highest premium allowable. This will ensure you are paying the lowest amount of expenses and the remaining amount of money is going towards your retirement accumulation.

This is the reason the financial world attacks these plans. They say to never get tricked into these plans because they're scams. They warn, "Don't do an IUL, don't do 0% Floor, etc." A critic of IULs is Dave Ramsey, who is under the opinion that the cost of the life insurance eats up most of your cash value. He cautions never to combine life insurance with a retirement plan. Although this can be valid, it is not the complete story. IULs offer two types of designs, one focused on insurance planning and the other focused on spendable income for retirement. These two designs are Level Death Benefit (Option A) or Increasing Death Benefit (Option B). Inside a Level Death Benefit, the costs are significantly higher in the beginning, killing your ability to maximize your retirement. This plan design is often used by insurance agents to increase their commission up to 300%.

However, with an Increasing Death Benefit Max Funded plan, the fees and commissions can be one-third or less compared to those of Level. In short, Level Death Benefit is designed for increased life insurance commissions while Increasing Death Benefit can be designed for maximum retirement income. When I refer to a Max Funded IUL and the costs and projections, I am referring to the optimal way of designing it, which is Max Funded Increasing Death Benefit.

Few agents or advisors understand what this means and why these "best" plans are rarely offered to the public. I'll tell you here and now: insurance mixed with retirement can be your best option. It's not the plan that is taking advantage of the clients, it's the people who design the plan who are taking advantage of the clients. Most agents I speak with have never learned the difference between Max Funded and Under Funded, Option A or Option B, traditional funding or Premium Finance funding so it is not always their fault. They were taught incorrectly or in a sales system pushing for commissions. It's just like any other financial product, you can design it correctly or incorrectly.

If you have an IUL, Whole Life, or any other cash value life insurance currently, I suggest you review it to see if it was designed in your favor or not. I can assist you in this process. You can always email me at Curtis@MyMPI.com for a complimentary full review. This could significantly change your retirement projections. Be prepared to learn your plan was likely incorrectly designed, but we can always fix it!

The traditional stock market of the last 30 years has produced, give or take, a 10% internal rate of return. Within the 0% Floor option, it produced a rate of around 7%. They ask, "Why would you ever use the 0% Floor options for your clients? You are limiting their growth potential." Remember, the 0% floor is just the base on which the MPI Premium Finance package is built and once you maximize the features and benefits available inside the 0% Floor, MPI can produce even greater than 10% average rate of return. Math doesn't lie and I'll show anyone side-by-side what their income potential will be with an IRA vs a 0% Floor plan. I'm happy to explain the differences objectively. The 0% Floor provides so much an IRA cannot provide, including:

1. Security against market risk.
2. 0% Floor can more accurately forecast you future.
3. 0% Floor can produce returns of up to 7-10% on average.
4. While a traditional plan achieves 3–4% income in the retirement years, the 0% Floor can achieve 7-10%.
5. The 0% Floor potential can gain even more cash value than the 401(k)/ IRA when Premium Finance is utilized.
6. 0% Floor allows for other features that can increase your return to even outproduce the stock market.

When I visualize retirement, I see the vision of spendable income, not how much money I have in my account. It's an inverted way of thinking. That's why the 0% Floor option means everything. You've secured it, maximized your income, achieved the lowest cost, and it covers so many things that people neglect in a retirement plan. There are a multitude of features that the financial world can't even offer! In fact, you must be a licensed retirement planning insurance agent to even offer a correctly designed Life Insurance Retirement Plan and the MPI® Strategy.

As I explained, if your money doesn't have the 0% Floor, you are subject to losses, plain and simple. If you are subject to loses, the 4% Rule might apply. If you have a 0% Floor, you will never take a stock market dip. You can average in the 7-10% range, but you will NOT lose money due to market risk. Worst case scenario? While others are facing losses, you get the 0! Even if the market lost 50% value tomorrow, your account value remains unaffected! Any retirement plan without a 0% Floor might be putting you on a path to downsizing.

Why doesn't the financial advising community embrace this amazing feature? I feel the social media influencer Alex Hormozi says it best... "People fear change more than they fear losing... so they continue to lose."

Things to Consider

- Would you want a 0% Floor on your retirement?
- Did you know security has more influence in retirement income than account value?

"Money is a terrible master but an excellent servant."

P.T. Barnum

Scan the QR Code for a video breaking down additional benefits of the 0% Floor Guarantee and Secure Compound Interest.

Scan the QR Code to schedule a no cost 1 on 1 to review your retirement goals.

CHAPTER 13

Secure Leverage: Compounding the Compound

Do you know how people become rich? There is one action that separates the rich from the rest of the world. It's one step further than Compound Interest. It's the concept of leverage! Leverage is how wealth is generated more quickly and with unlimited potential. I call leverage "compounding the compound." Albert Einstein once said, "Compound Interest is the greatest mathematical discovery of all time." Compounding the compound Interest tops even that.

There is just one big problem with leverage. It can be extremely risky and typically requires that you already have some level of wealth. The rich get richer because of this access to financial leverage most do not have. As fascinating as positive Compound Interest is and the magic of money making money, the effects of negative Compound Interest can be catastrophic.

The concept of leveraging is taking your assets or money and using them as collateral to obtain additional new money to invest. It is double-dipping on the same dollar with the potential of earning additional interest. To leverage assets, you usually need a large amount of money, equity in a home, liquid cash, or something of value. Using that as collateral, a bank will then give you additional real money in the form of a loan or line of credit, and then invest the new money to gain more interest. If you invest that new money in a way that earns more interest than what you are paying for the loan, that is called "positive arbitrage" or a "spread" on the money. For example, if you borrow money at 4% and invest it to gain 7%, you are gaining a positive 3% spread.

Few people become "rich" off their own dollar. Most become rich off someone else's dollar. It's a little secret among the affluent—using other people's money to grow their own money. Think about a bank. How do they make money? By paying you .01% on money you deposit into your bank account and then turning around and charging 6% on an auto loan or 8% on a small business loan. They use your deposits to make money. Without your deposits, the system wouldn't work. Real estate empires use equity in houses to take lines of credit to purchase other houses. Businesses use lines of credit to buy more inventory. It is all leverage to multiply your ability to earn extra money.

But there is one huge flaw to leverage. Although it can make more money than any other theory in finance, it also carries the greatest risk. It is risky because there is no security on your money or the new leveraged money. This is the problem with negative leveraged Compound Interest. It has triple the effect of positive Compound Interest but in reverse. The negative weight of that is monumental. You can lose the value of your asset, lose value of the leveraged asset, plus still owe interest on the line of credit. The Triple Whammy! This is basically what happened in the 2008 financial crash. Too many people over-leveraged with no security.

The debacle of 2008 was a disaster that the world had never seen before. The banks over-leveraged their cash, the real estate world over-leveraged their houses, and people took out lines of credit on anything and everything. Americans were leveraged to the nose, and people could barely breathe.

Any loss of principal value in leverage can have tremendous negative effects on money. When you leverage, how do you know when to get out? How do you know when market plummet is coming or earning below 0%? Once you feel the negative market coming, it is too late! But what if you didn't have to worry about a below 0% market? What if 0% was the lowest you could go? Do you see where I am going with this?

Never in the history of finances has the world had the opportunity it has now! What I am about to tell you is the first and only system in the world that allows anyone—the unsophisticated investor, the hard-working teacher, the 7-figure real estate entrepreneur, or the stay-at-home mom—to leverage their savings/ retirement plan to maximize their return. It is called MPI® Premium Finance 2.0.

This is one of the most fascinating concepts in the world. A leverage system without the traditional risk of leverage! But how is it possible? Remember when I said the 0% Floor was the greatest feature of all retirement planning? It is!

The 0% Floor provides an even greater opportunity than the life-long 7% income. With a 0% Floor guarantee, an individual has a rare opportunity to double or even triple the income, yet again.

Through the MPI® Premium Finance strategy, one can leverage the insurance company's money through the participating loan, or what I call the RELOC™ (Retirement Equity Line of Credit) to add as additional contributions to your 0% Floor plan. Your money AND the insurance company's money securely working for you building wealth. By using your cash value inside your plan as collateral, you can access leverage/ RELOC™ and accelerate your returns while maintaining protection on your assets.

This is called Secure Leverage! The more money you save, the more leverage you have access to. You build your wealth on your terms.

TRADITIONAL LEVERAGE	SECURE LEVERAGE
ASSET VALUE AT RISK	ASSET VALUE PROTECTED
OVER LEVERAGE RISK	OVER LEVERAGE PROTECTION
INTEREST OWED ON LOAN	INTEREST DEFERRED ON LOAN
VARIABLE LOAN RATE	MAX LOAN RATE

**For Educational Purposes Only and is Intended as a Basic Overview. Leverage Rates, Loan Rates and Other Details May Vary Depending On the Strategy.*

In the world of business and finance, no single theory has ever produced more results and wealth than the art of leveraging your assets. This process can produce additional Compound Interest. The richest and most successful people on earth can attribute their success to their ability to leverage their assets for growth. But unlike bank or real estate institutions, an individual in the MPI® strategy can securely leverage their assets through the 0% Floor feature.

The leveraging opportunity accomplished through an MPI® Premium Finance is so powerful that an individual's retirement income can increase from around 7% on average up to 10% or more. In other words, by leveraging your assets and gaining additional arbitrage, one can produce up to double digit income, or significantly more retirement income over a traditional 401(k) or Roth IRA. Because the 401(k) and Roth IRA typically subscribe to the 4% Rule and a max funded IUL can produce around 7% income, an MPI® Life Insurance Retirement Plan can yield up to 10% or more income for life.

To illustrate what impact this can have on your retirement, saving $1,000/mo for 30 years, here are the projected results in account value (net worth) and retirement income (financial freedom):

The 401(k) could have around $1,750,000 in account value yielding an underwhelming $70,000 a year (4% Rule). The IUL could have around $1,080,000 and produce up to $75,600 a year (7%)) and the MPI® Premium Finance 2.0 using Secure Leverage, could have up to $1,870,000 producing up to $190,000 a year of tax-free income.

401(K) vs IUL vs MPI®			
30 YEAR OLD, $1,000 MO, RETIRE @ 60			
Retirement Plan	IRA / 401(K)	MAX FUNDED IUL	MPI®
Projected Account Value	$1,750,000	$1,080,000	$1,870,000
Estimated Retirement %	4%	7%	10%
Projected Retirement Income	$70,000	$75,600	$190,000

**MPI® Life Insurance Results Calculated Using a 6.25% Average Return and Assumed 4% Premium Finance Loan Rate. Expenses Calculated From a 2022 State Insurance Department Approved For a 30 Year Old Preferred Health Rating Male. 401(K) Growth Assumed at 10% and Retirement Income Based on the 4% Rule.*

Even with less money, the IUL, through the 0% Floor feature, could produce more annual income than the 401(k). Add Premium Finance to the IUL and the results could increase significantly. No other system in the world that I am familiar with allows for secure leveraging internally, and that is what makes this process so special. Your only job is to save money and MPI® can do the rest. Truly passive! The MPI® Premium Finance Strategy completes a holistic simplified leverage strategy for maximum results while minimizing risk.

There are many other leverage systems, but none of them provide the results of MPI®. Other systems such as Bank on Yourself, Infinite Banking, stocks on margin and leveraged Real Estate rentals are not optimal to produce maximized secure retirement income. They are not well-designed retirement plans that have focus on long-term maximum financial freedom. MPI® should not be compared to them because they are designed for different purposes.

Leverage is how you accumulate wealth faster. Secure leverage is how you accumulate wealth and ***keep it.*** Maximum financial freedom comes from Secure Leverage. There are books on the art and power of leveraging, but they always highlight one problem— getting out before the dip. It's like walking away with your winnings in Vegas before you lose at the table. It's about being smart enough to get out. The moment that you say, "Oh crap," it's already too late and you can't get out. If you see any dip in the market, it's already too late. At that point, the best investors are already out, and everything collapses quickly.

However, inside of MPI®, your money is managed and backed by A+ rated insurance companies who make it a priority to financially protect clients from any stock market losses with the 0% Floor. Then the same insurance company manages the MPI® Premium Finance Strategy, using the participating loan feature as additional money to your account, accelerating your net worth and financial freedom potential. Although leveraged money is not yours to keep, you get to keep the potential spread. MPI® Premium Finance allows us to maximize the concept of compounding the compound, leveraging our assets, while eliminating the traditional risk of leverage. Is it perfect, no, but when compared to other leverage options, MPI® offers a nice balance of security and results. Would you prefer 4% or 10% income?

By reversing the "Net Worth-focused" race plan of Sprint, Run, Jog, Walk to the "Financial Freedom-focused" race plan of Jog, Run, Sprint, you can increase your retirement potential to the tune of millions of dollars of more spendable income. This strategy is now available to everyone who truly seeks financial freedom.

To maximize leverage in your life, it starts with financial literacy. You are reading this book. You took the first step. But what comes next? We often hear that knowledge is power however the saying should be, "Applied Knowledge is Power!"

Additional videos and information are available at www.CompoundInterest.com to completely understand the simplicity and benefits of the MPI® Premium Finance Strategy. Leverage your life! So many available resources are at your disposal. Take advantage of them. It will be life-changing.

Things to Consider

- Have you ever leveraged your assets?
- Did you come out on top, or were you taking a big risk and lost in the end?
- Even if you didn't lose, what is securing you from future losses?

"It's not how much money you make, but how much money you keep, how hard it works for you, and how many generations you keep it for."

Robert Kiyosaki

CHAPTER 14

MPI® 12 Pillars

Throughout this book, we have discussed the history of traditional planning, as well as its successes and failings. I have conveyed the Rules of Money, how income is king and how slow, steady, and Secure Compounding wins the race.

Now I'd like to tell you about all the features and benefits of the MPI® Premium Finance 2.0 plan. When I started this deep dive into retirement planning, I asked myself the question, "what would a perfect retirement plan look like?" I found 12 essentials that, combined, would make for the best retirement plan in the market. My plan encompasses these 12 pillars of financial freedom so that you end up with the retirement you dream of! Remember, the job of a retirement plan is to eliminate as many risks and unknowns as possible. Does your current plan achieve that?

To create MPI® I broke down the 401(k), IRA, VUL, IUL, Whole Life and took note of what each one did well. After years of research, I concluded these 12 pillars would create a near perfect plan. Rather than picking which plan was best, I decided to create it. These 12 features and benefits are:

1. Permanent Life Insurance: Your plan has no expiration date, guaranteeing a lifetime of protection for your family, as well as generational wealth transfer to your heirs. Is generational wealth important to you? By keeping the policy in good standing, it will pay out a tax-free death benefit when you pass away regardless of your age. Many people purchase term insurance as a short-term, limited, and "inexpensive" solution to cover their family for a limited time.

Although it is important to have insurance, it's also important to note that term insurance has an expiration date. Many never benefit from the premiums they have paid and even worse, most term policies expire, leaving many families with financial burden when someone passes away, not even realizing that the needed protection has expired. Inside of MPI®, when you pass, your beneficiaries not only get the life insurance amount but also all the cash value you have built up over time. Many financial advisors say you get one or the other but inside of MPI®, your death benefit consists of both the life insurance amount PLUS your cash value.

2. Living Benefits: The life insurance contract used for MPI® has a feature called Living Benefits. If you were to get sick with a covered chronic or terminal illness, you can claim an advance on your life insurance to use as you'd like, including to pay for medical expenses. This can protect you and your family from financial hardship stemming from certain health issues and terminal illnesses that financially and emotionally destroy so many families.

3. Low Expenses: MPI® plans are structured with the lowest expenses legally allowable by the IRS. MPI® plans are designed as "max- funded" meaning the absolute most amount of money is Compounding for you with the lowest amount of expenses. This allows for the best long-term retirement income potential. You will often hear the financial world say that insurance agents only sell life insurance to make a hefty commission. Although this could be true through other life insurance sales systems, MPI® doesn't fall under this scenario and is designed for maximum benefit for the client.

4. Accessibility Without Penalty: MPI® was created with the core belief that you should be able to use YOUR money when you want and the amount you need, without penalty. Therefore, MPI® has no access penalty of your cash value for any reason at any age. Plans, such as the 401k or IRA, can have a 10% penalty to access your money before age 59 ½, plus ordinary income taxes. This allows an opportunity for you to use your MPI® plan as a type of emergency fund Compounding for you rather than sitting in a bank account making the bank money.

5. Early Retirement Potential: Because MPI® does not have access penalties of your cash value like other traditional plans, MPI® is one of the only options that provide a path to early retirement on your terms. Who doesn't want to retire early? MPI® provides you with that flexibility.

6. High Contribution Limits: MPI® can have extremely high contribution limits – based on your income and good health. Unlike the Roth IRA that allows for only around $6,000 per year, or the 401k around $20,000 per year, MPI® can be hundreds of thousands, sometimes millions annually. This flexibility allows you to plan a retirement date that has nothing to do with a government mandated age! If you want to start saving a lot today and retire early, then you can achieve that goal with an MPI® Plan!

7. Legal Protections: Because it is a Life Insurance contract, MPI® is one of the most legally protected assets from lawsuits, liens, and creditors to protect your hard-earned money from legal liabilities. Many investments, cash, and real estate do not have the legal security that MPI® provides you and your future.

8. Security from Market Risk: MPI® is a Secure Compound Interest Account that is not exposed to market risk. You can sleep well at night knowing your hard-earned money won't be depleted overnight from a 2008-like market collapse through the 0% Floor guarantee.

9. Growth from Market Appreciation: MPI® has growth potential based on the returns of the S&P 500 or other stock-based indices. The stock market is a great place to Compound money, but because of the risk, might not be the most efficient place to build your retirement. Through Secure Compound Interest growth, you can increase your retirement income potential over a 401(k) or Roth IRA.

10. Secure Leverage: The MPI® Premium Finance 2.0 Strategy is one of the most simple ways to maximize the use of OPM, or Other People's Money. Traditionally, leverage was only available to those who were already rich, making the rich even wealthier. Because Secure Leverage in MPI® is available to all MPI® clients and is fully managed by the insurance company, these additional resources to accelerate growth and Compounding are now available to all those who want them. By using Premium Finance to leverage your MPI® Life Insurance Retirement Plan, you can multiply the effects of Compound Interest.

11. Tax-Free Retirement Income: Like a Roth IRA, MPI® uses post-tax contributions that can provide 100% tax-free retirement income and distributions, without exposure to capital gains tax, early withdrawal penalties, or ordinary income taxes. Further, the proceeds of the insurance policy when you pass can also be a tax-free wealth transfer to your heirs. Unlike a 401(k), by paying taxes now you can eliminate a future unknowable tax liability from the equation. Have you thought about that? A 401(k) is deferred tax, not tax-free, meaning you will pay income tax during retirement, and can be up to 10x more taxes than the tax you pay on your MPI® contributions.

12. Maximum Retirement Income: Finally, when all these features work together towards the primary goal of Maximum Retirement Income, achieving Financial Freedom can be in your future. Compared to the traditional retirement planning using the 4% Rule, Secure Leverage benefits can increase retirement income by up to 200%. This is the life you want with the money you saved; MPI not only protects, grows and accelerates your future, but allows you to do it on your terms. Retirement is what you decide it's going to be.

To recap, the MPI® ***12 Pillars*** are:

1. **Permanent Life Insurance**
2. **Living Benefits**
3. **Low Expenses**
4. **Accessibility Without Penalty**
5. **Early Retirement Potential**
6. **High Contribution Limits**
7. **Legal Protections**
8. **Security Against Market Risk**
9. **Growth From Market Appreciation**
10. **Secure Leverage**
11. **Tax-free Retirement Income**
12. **Maximum Spendable Retirement Income**

RETIREMENT FEATURES AND BENEFITS

PLAN FEATURES	MPI®	401K + MATCH	ROTH IRA
Life Insurance	✓	✗	✗
Living Benefits	✓	✗	✗
Decreasing Expenses	✓	✗	✗
No Access Penalty	✓	✗	✗
Early Retirement Potential	✓	✗	✗
High Contribution Limits	✓	✗	✗
Legal Protections	✓	✓	✓
Security Against Market Risk	✓	✗	✗
10% + Growth Potential	✓	✓	✓
Secure Leverage Opportunity	✓	✗	✗
Tax-Free Retirement	✓	✗	✓
Annual Retirement Income Potential	10%+	4%	4%

For Educational Purposes Only and Should be Accompanied with a Detailed Explanation of Ecch MPI® Feature and Benefit. The MPI® Strategy Uses an Innovative Indexed Universal Life Insurance Policy. Results Calculated Based on a 6.25% Growth and Assumed 4% RELOC™ Loan Rate. Not all Features and Benefits inside the MPI® Plan, 401k, or Roth IRA are Guaranteed. Actual Results will be According to Market Returns, Inflation Rates, and other Variables that could be More or Less Favorable than Illustrated. 401k and Roth IRA Income Projected Based on the Industry Accepted 4% Rule. For Complete Information, Visit www.CompoundInterest.com

Do you see these features and benefits bringing your life value? The MPI® Premium Finance 2.0 combines these 12 pillars so that you can retire with the maximum amount of disposable income to do whatever you want. You don't have to downsize any longer. You worked hard and did everything right, secured your money and now you can retire on your terms. MPI® was designed to achieve the retirement we all deserve!

Things to Consider

- Analyze your retirement plan. How many of the 12 pillars are included in your current retirement plan?
- How many can you check off?
- Are you ready to switch to a plan that encapsulates all of these features and benefits?

"Innovation distinguishes between a leader and a follower."

Steve Jobs

CHAPTER 15

Financial Freedom: The Holy Grail

I want you to know that anyone can achieve financial freedom, no matter who you are. You deserve it. We all deserve it. If you believe in yourself enough to begin today, it will happen. What does that look like? I'll tell you.

The holy grail of all is the day that you can say, "I have retirement income coming in every day for the rest of my life. I can now do whatever I want. I am financial free." Retirement has nothing to do with not working, and more to do with the freedom of not having to work. That is the day that you can start a nonprofit, work if you want to, volunteer, travel, donate money, or spend time with your kids and grandkids. It is freedom. Freedom is synonymous with happiness!

It is the ability to say, "I can do what I want, when I want, where I want, and with whom I want."

You'll look back and recognize that your financial freedom is the result of a decision you made 10, 20, or 30 years ago; you had the vision of what true financial freedom looked like and you accomplished it by checking off all 12 essentials on the list: the 12 priorities of a great retirement plan.

You picked up this book, had an open mind, challenged the beliefs you knew and trusted, and realized that there was a better way.

Money doesn't buy happiness, but it truly makes life easier. You can eat better food, go to work out, get a trainer, travel, spend time with kids, reduce stress, and even enjoy better relationships.

Financial freedom is the ultimate holy grail. Everything you want will come to pass through your hard-earned and well-deserved financial freedom. If this sounds beneficial to you, then let's examine what you can do today, right now.

It does take time. This won't be a quick payoff. I know that in our current society, we have a fascination with instant gratification. But that sort of thinking will lead to poverty, stress, and struggles, and downsizing up to 99% of the time.

The MPI® Secure Compound Interest Account is designed to be easily set up and run on autopilot. If you are looking for immediate gratification, you will not find it in good retirement planning, I'm sorry to say, retirement planning is kind of boring.

I advise my clients to set up your plan and then be patient. Make your commitment to saving for retirement as important as your mortgage. Fight for your future. Pay Yourself First. When you look at it in 20–30 years, it's going to blow your mind. This plan is slow and steady; security is first and foremost.

All you need to do is continue to feed the beast every month by depositing your contribution amount, and at the end of the year, you will be credited an amount between the 0% Floor and your cap of around 10%. And with that, Secure Compound Interest can take root. Premium Finance can accelerate your wealth. For the first time in your life, you are actually on the path to financial freedom. There is nowhere to go but up.

Don't swing for the fences, it's not worth it. Babe Ruth, the "Sultan of Swat," had far more strikeouts than he had home runs. You may hit a home run one day but strike out the next. The one struggle I have with people is explaining the concept of simplicity. Small moves and steady growth versus "go big or go home."

With security and simplicity, you don't have to worry about buying and trading stocks. You have kids or a business, and you certainly have a life, so I recommend that you focus your energy on spending time with family, maximizing your working years to the full extent of happiness. Live off your 90%, enjoy your work, and make every bit of time as stress-free as possible.

This is what security and simplicity will provide for you, and these are hallmarks of the MPI® Strategy.

You have only 24 hours a day. You have exactly 100% of your energy each day and it's all about how you divide it up. You may give 20% to your spouse, 15% to your kids, 30% to your business or job and 35% for the rest of your daily activities, and now you have zero remaining. At the end of every day you have only 100% to give. Don't let even one iota of your energy go towards retirement planning done wrong filled with stress, risk and uncertainty.

When you're fixated on monitoring stocks all day, it becomes a nonstop drain of your time and life. Then, because of the stress of fluctuations of the market, your retirement account will be exhausting to your mental health. Anyone who lived through 2008 knows what I am talking about. Anyone who has had an investment go south has felt this pain. Don't waste your precious time in that way. It's not necessary.

Warren Buffett talks about "boringness" and warns you not to fall into the trap of the sex appeal of investing. He is always "the man" when it comes to investing. He claims that you don't need an advisor; you don't need excitement. Don't be fooled. He believes in the S&P 500 index funds, and he believes that slow and steady wins the race.

Knowing what you know now, having read my book, can you picture it? If you just start now, simply feed the beast for during your working years, secure it, and then when you go to retire, you can have more tax-free spendable income during retirement than you had during your working years. Now you are free to do live your best life.

Last week, I met a client named Mariela. She is a 26-year-old hairdresser from Mesa, Arizona. With financially struggling parents and a deep desire for financial education, she met up with me. She took the time to research retirement planning. She asked me questions. When she didn't understand something, she asked for clarification. After educating herself about retirement planning, she made a commitment to her future. She started her path immediately. It would have been easy for her to say she would start tomorrow. She is 26; she has plenty of time. But Mariela started immediately. She is now on the path. When she reaches 49 years of age, she is projected to have a tax-free 6-figure income for the rest of her life. I'm excited for her. It will be a great moment, 23 years from now, when I see her and congratulate her that she made it. That's what it's all about and why I do what I do.

This is what my whole system, MPI® Premium Finance 2.0, is designed for. It's how you maximize your money. It's understanding your money and its abilities. Secure Leverage is a key to wealth generation without requiring a lot of money to start or taking a lot of risk. You can start today with as little as $200 a month and begin compounding it. It's an exclusive strategy providing a path to above-market rate of returns with a 0% Floor guarantee that doesn't cost millions to start. The system works because of its built-in security.

The original design was for my family. To protect us and eliminate as many unknowns and risks in our lives. I want you to have what I will have, and what my family will have. I want you to experience financial freedom because pure freedom equates to pure happiness.

This system is based on math and science. My biggest challenge with the MPI® strategy, and you probably have had this thought repeatedly while reading this book, is that it sounds too good to be true. What's the catch? There is no catch. I want to convey that the original Premium Finance has been around for 25 years with amazing results, but exclusive to the wealthy. MPI® Premium Finance 2.0 was created over four years with tens of thousands of hours put in by me, actuaries, lawyers, tax agents, financial advisors, brokerages, and more, all coming together to create a retirement plan that will change the world, one person at a time. The benefits and resources of the rich now available to the every day American.

Your life can be better, there is a way.

It brings me happiness to know something I do can have a positive impact upon your life, even if I never meet you. I want everyone to have a great retirement. I want the Rules of Money and financial education to be offered to everyone. I want society to begin teaching about money in our schools, universities, charities, churches and throughout life. Understanding how money works will have more influence on your life than any other knowledge outside of your morals.

I encourage you to start right now, make the decision, build your tomorrow. You will look back at this day and say "That was the best decision I ever made in my entire life. It was the day I started my path to Financial Freedom!"

So now what? I've given you so much information in this book. Information you most likely have never heard before. You may feel overwhelmed or frustrated no one has explained the simplicity of wealth to you. You've received truths about money the financial industry refuses to provide. If you search for truth, you will find it. But it is an individual journey. When up to 99% of people downsize in retirement, mainstream retirement planning might not be your best decision. When asked why so few people achieve freedom and happiness, Billionaire entrepreneur Naval Ravikant made a powerful discovery, "Individuals can search for truth, but groups search for consensus. The last place you'll find truth is in large groups." Find your truth. Don't wait till tomorrow. Fight for your future. Achieve what you really want and that is freedom: the ability to do what you want, when you want, and with whom you want.

Will you end up poor? ***That's your decision!***

I invite you to visit **www.CompoundInterest.com** for additional information, explanations, and how to design a customized MPI® Premium Finance 2.0 for you and your family. You can also schedule a no obligation 1 on 1 with an MPI® Certified Advisor to review your retirement goals by texting the word ***FREEDOM*** to the # **30500**.

"Financial Freedom is simple: It is the ability to live the lifestyle you desire without having to work or rely on anyone else for money."

T. Harv Eker

Scan the QR Code for a complete overview webinar of the MPI®
Premium Finance 2.0 Strategy.

Scan the QR Code to schedule a no cost 1 on 1 to review your retirement goals.

Afterword

Thank you for reading my book!

I truly hope that this book has added value to your life. Education has the ability to improve everyone's life.

May I ask you a favor? If this book has added value to your life and you feel that ***EVERYONE ENDS UP POOR***™ can be a new beginning for you, I'm hoping you'll do something for someone you love:

Give this book to them. Let them borrow your copy. Ask them to read it. Or better yet, give them their own copy, maybe as a birthday or Christmas gift saying, "Hey, I love and appreciate you, and I want to help you live your best life. Read this." Sometimes a book is all a person needs to put their financial situation back on track.

If you believe, as I do, that being a great friend or family member is about helping your friends and loved ones to become financially independent, I encourage you to share this book with them.

#SavingFinancialSouls

Thank you!

Curtis Ray

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MPI® Unlimited LLC, founded in 2014, is based in Gilbert, Arizona. Curtis Ray, the founder and CEO, has a unique passion for educating the population about the Rules of Money, the 12 pillars of retirement planning, and the revolutionary system MPI® Premium Finance 2.0.

MPI® Unlimited LLC has nine different MPI® Plans to help as many people as possible to secure themselves and generations to come. Through education and understanding, each person can achieve the results they are looking for. The nine strategies are:

MPI® Traditional

MPI® Accelerated

MPI® Children

MPI® Mortgage Recovery

MPI® Whole Life Upgrade

MPI® Legacy Plan

MPI® Business Protection

MPI® Infinite Banking

MPI® Premium Finance 1.0

Scan the QR Code for an overview of each MPI® Plan.

Scan the QR Code to schedule a no cost 1 on 1 to review your retirement goals.

EVERYONE ENDS UP

POOR!

Curtis Ray founded MPI® UNLIMITED LLC and serves as President and CEO. In 2014, Curtis was introduced to the world of Retirement Planning and Insurance and observed that the traditional investment strategies of the 401(k), IRA, Real Estate, and Insurance were not providing the retirement people hoped for or expected. To provide solutions to hard-working Americans seeking a great retirement, Curtis invented and developed the MPI® Premium Finance 2.0 Strategy, bringing simplicity to financial education to Achieve, Protect, Grow, and Accelerate the power of Compound Interest. Curtis is a serial entrepreneur and inventor, holding multiple patents in various industries. With a passion to address issues others accept as status-quo, Curtis solves inefficiencies with entirely new approaches.

Prior to founding MPI® UNLIMITED, Curtis attended Arizona State University competing on the wrestling team from 2002-2005. While still in college, he started his first business in the granite counter-top industry, growing to over 60 kitchens a week by 2012. Curtis started his 2nd business in 2008, developing and patenting the revolutionary thin natural stone system called ForzaStone®.

Curtis and his wife Erin live in Gilbert, Arizona with their five beautiful children: Cayden, Caliann, Brody, Lexi, and Kenzie. He enjoys spending time with his family and competing in all types of sports. When Curtis is not working, he enjoys traveling and experiencing all the world has to offer.

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