

How Much Is Enough? What's Your Back-Up Plan?

Introducing an Accelerated Financial Model – Dr. Lee Ostler

Retirement or financial freedom happens as soon as active income is replaced with passive 'walk-away' income. Using the "Four Steps Formula", the Asset Equivalents Chart can be used to: discover how much you will need to retire; find the monthly income generated from your savings; and to discover the "equivalent asset worth" from residual income. Use this chart to see how much money it takes at various interest rates to produce various monthly incomes. Also, use the "Rule of 72" to find out how quickly your investments will grow.

Asset Equivalents Chart

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

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

Note: For a more precise calculation, use this [Online Retirement Calculator](#) ¹.

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

Example: $72 \div 5 = 14.4$ years to double.

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

¹ <https://www.interest.com/calculator/retirement-planning-calculator/>

Confronting Retirement Reality with a Backup Plan

A successful retirement fund requires early and regular savings combined with the magic of compound interest - over long periods of time. Risk outside your control play a big part of this equation.

Fact: More than half of Americans retire earlier than expected. Retirement statistics show fewer people starting early enough or having enough saved when they stop working, to be financially free, and must rely on "fixed" social security income. We don't have to live like that! In fact, if you could choose a different path and financial model, why wouldn't you? **What is your back up plan?**

Risks

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

Four Steps to Understanding Asset Equivalency

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

Select the monthly income you need and decide on a reasonable interest rate. Then find the total amount of savings required to generate that monthly income. (Refer to this chart and you will see how much money it takes at various interest rates to produce various monthly incomes. Example: If you need \$5,000/mth to live on each month, and you can safely earn 4% in the marketplace, you will need \$1.5 million in the bank.)

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

To find the monthly income your current savings will generate, find your total savings in one of the columns and match it with a reasonable interest rate of return, and then find the monthly income this amount generates. (Example: \$200,000 @ 6% = \$1,000/month)

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

Your "Retirement Reality" is the gap or shortfall between the total needed when you stop working and what you have in savings now. Divide this number by the number of months left before retirement (years left to retirement multiplied by 12). Use the chart to discover the monthly amount that must be saved each month from now to retirement. (Example: If you plan on needing \$1.2 million at retirement and have \$200K now, you need to save/build an additional \$1 million in your fund. If you have 15 years to go, then divide \$1 million by 180 months (15 years x 12 months), which equals additional savings of \$5,555 per month each month. Note: Additional monies come from "net" money after taxes and overhead - from working extra hours, two jobs, royalty or book authorship payments, business expansion or a second business - or through a business network or system).

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

An increasing number of people accelerate retirement by utilizing a business system that leverages networks rather than their own efforts and creates monthly residual income. This income spends the same as, and replaces or supplements investment portfolio income, and does so with less risk and more control. This is an asset equivalency. Having a residual income from a business system is the same thing as drawing that amount from savings. (Example: \$10,000 per month income represents having an asset valued at \$2,000,000 earning 6% interest. It also equals having \$4,000,000 in the bank at 3% interest.)

[Note: These are 'rough calculations' and do not factor in inflation, varying interest rates, fees, setbacks & market corrections, and so forth. For more info visit: www.BackupPlanAsset.com].

FINANCIAL PLANNING QUESTIONS:

- If you are behind, is there enough extra in your budget to fill the shortfall each month?
- Doing what you are doing now, will you make it in time?
- Does your plan take into account inflation, loss of income, increased expenses and the risk of forced early retirement (disability, health problems, job loss)?

If it is “too little – too late” or you need or want to accelerate the process - there is a different way! Consider supplementing what you’re doing with a backup plan – a secondary retirement strategy that creates residual income using a leveraged business system. This is being used by millions to take direct control of their future – diversifying income and savings with a quicker path and fewer risks than waiting on the compound-interest model alone to bear fruit.

Where does money come from?

There are two ways money flows into your life - now and the future: it’s either active or passive. This can be further subdivided by the degrees and types of leverage it has.

Active Linear Income

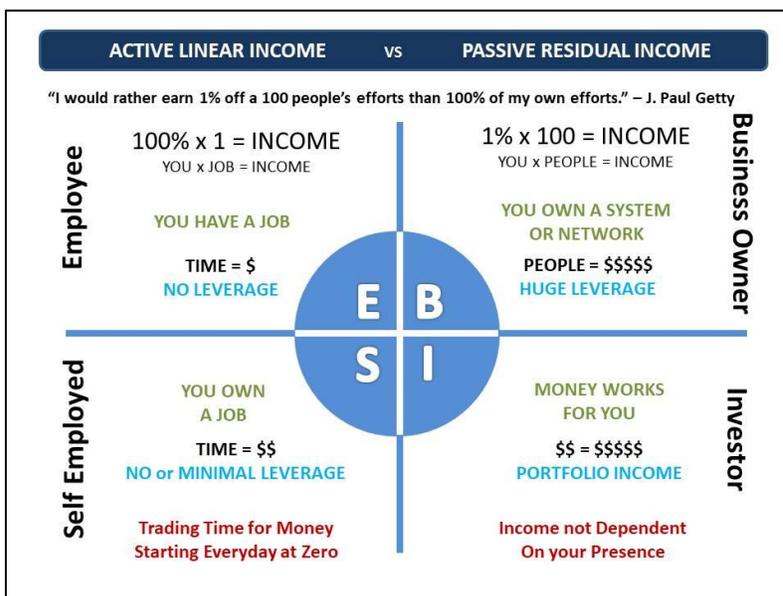
This is the active trading of time for dollars. It has no leverage. This happens in a job or through a self-employed business. If you stop or quit working, or become injured, disabled, get fired or displaced - the income stops!

Passive or Residual Income

Retirement and financial freedom require passive income! Passive income uses leverage in either of its forms - leveraged business systems and/or portfolio assets. It leverages networks of people or it produces a yield from portfolio assets. In other words it comes from an investment fund with money at risk, or from leveraging networks of people working together in a business system rewarding the players. The better systems lower risks and shift costs to a partnering business operation, leaving the variables for success and failure within your control – to grow as fast or slow as you desire or need.

From the Asset Equivalency Chart, you can see that residual income is a powerful way of accelerating or supplementing financial freedom, while lowering risk and having a secondary retirement strategy. As it grows it becomes “walk-away income,” allowing you to work where and when you want - or not at all.

Diversification has always been a smart money strategy – even in having multiple streams of income. The secrets are to not trade more (unavailable) time for dollars, and to shift business and operational costs to a third-party business system which rewards you on the efforts of others. This is commonly seen in conventional business arrangements built around a broker – agent relationship (albeit this is a ‘shallow’ vertical business relationship). The more powerful leveraged business models utilize multiple (diversified) levels in the form of networked relationships - built with similar but deeper vertical compounded layers that create residual money, capable of “walk-away” income in 2-5 years or sooner.



Compounded Generational Leverage, Math & Duplication

The growth of this leveraged income is dynamic and geometric. By harnessing the power of Compounded Generational Leverage, residual income develops faster than waiting on compound interest and the lengthy discipline of monthly savings. It's about math! It's a business system that utilizes groups of people working together. The secret to this growth is in its duplication. It's that simple!

Using established business systems sponsored by high-integrity companies, residual income grows as networks of people come together purchasing solutions to their needs and wants - that are exclusively available through these networks – and are thereby rewarded financially for sharing and helping. These “plug and play” systems eliminate the need for you supplying working capital, R & D, bank loans, developing marketing or fulfillment systems, accounting, and all other operational business functions – leaving you to focus on you and your efforts – you're in control!

This business model is able to create a supplementary income that can equal or exceed the interest income generated from money that requires 30+ years of sweat equity to create. This is the magic of geometric growth and leverage created by generational compounding. It's just math! No advanced business degree required! Sharing. Helping. Receiving.

Advantage in the Strategy

Two advantages make all the difference: 1)- Using a leveraged business system model, and 2)- having a highly differentiated breakthrough product exclusively available with the broadest market appeal - a category creator without competition.

In today's marketplace there is strong advantage to reducing risks and using developed business operations that don't require you to “reinvent the wheel.” Businesses that don't have debt or need working capital, have low or no overhead, and use turn-key tools and resources - find favor in the marketplace. The secret is “right time, right place” - the right company with the right products positioned for growth with the broadest audience possible.

Ideally, it would address the most foundational level of human need - health and wellness at the cellular and genetic levels - with a scientific breakthrough unavailable anywhere else. The fact that this is happening now creates unique timing and opportunity for the savvy!

Capitalize on the Next Business and Health Momentum Growth Phase

Combining this business model with exclusive health and wellness solutions that operate at the foundation level for all health (epigenetics - below the DNA level) is a powerful strategy for both personal health and financial health. This new science of epigenetic modulation, cellular health and anti-aging, places better health in your control and is just now emerging from the halls of research to be commercially available – without physician prescription or supervision.

This is where the smart money is going because it is responsible for the most basic levels of health – gene expression! This in part is powered by a unique breakthrough that developed the physics to

Marketplace Advantage

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

stabilize redox signaling molecules for the first time in medical history – something our mitochondria do trillions of times each second, but until now could not be replicated outside the body. This technology is now powering one of the most revolutionary advances in health we've seen in our lifetime ... **the advent of stabilized redox signaling molecules.**

The compelling nature of this health discovery and how it is being made available to the public with a leveraged business model, is why so many people are reconsidering their financial and health-wellness ways – to put both under their control. It's about being positioned in front of the growth and momentum phase of this new health market and business trend – solving tough personal health problems and being financially rewarded for sharing! This blends a powerful way to leverage duplication for financial advantage, and for the first time in history to directly activate cellular healing in all cells of the body through positive gene expression by as much as 31%, including these five proven health pathways:

- Improved immune system health
- Maintain healthy inflammatory response
- Cardiovascular health and arterial elasticity
- Improved gut health and digestive enzyme support
- Hormone modulation and balance

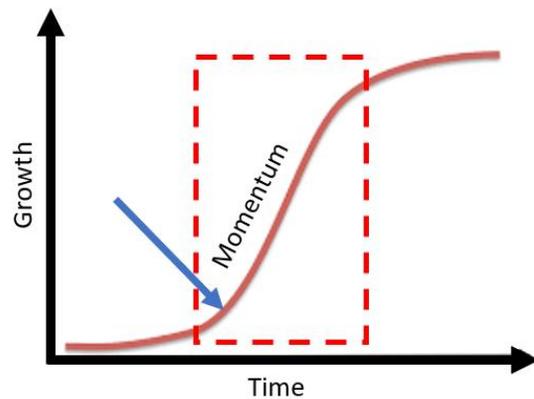
Along with the cosmetic, wellness and anti-aging market segments, these health concerns define enormous segments of the expanding global marketplace eagerly seeking safe natural solutions that improve health and lower healthcare costs. This is coming just in time to deal with the ravages of health problems that affects our hearts, blood vessels, brains and minds, blood sugars, immune system, digestive systems, and accelerated aging – all within a burdened and expensive healthcare environment.

Knowing the value to your health and of having additional income streams to supplement your present financial journey, would you be open to considering something new or different? Something that improves your health and at the same time provides some financial security and peace of mind?

Financial freedom or retirement happens on the day when passive income allows you to walk away from your current job - trading time for dollars. Don't miss the most advanced and only anti-aging cellular-health 'redox' products available on the planet - now coupled with the most powerful generational leverage business model available anywhere. This could be your new back-up plan!

If you desire to learn more about the business of sharing Redox Signaling Molecules or want to learn more about how redox signaling molecules can improve your health, please contact the person that directed you to this information.

For further information visit www.AmazingMolecules.com. Contact Dr. Lee Ostler at 509-539-5409, leeostler@gmail.com, or Dr. Bill Williams at 678-858-3381, drbillwilliams@gmail.com. To see how these products can be used within a dental office, visit www.redoxdentistry.com.



16 Retirement Statistics That Should Concern You ²

1. If you are already in your forty's or fifty's and haven't started or are behind on your retirement savings ... it's probably too little and too late! This is due to the "Rule of 72" – the time it takes for money to double.³
2. 33% of Americans have nothing saved for retirement. 64% of Americans will retire broke.⁴
3. 25% of Americans don't expect to retire at all.
4. 48% of Americans have less than \$10,000 saved for retirement.⁵
5. 53% have asset income in retirement.⁶
6. 76% of Boomers are not confident they will have enough to last through retirement.⁷
7. 56% of Americans lose sleep when they think about retirement.⁸
8. Men age 65 have a 78% chance of living 10 more years; women 85%.
9. Women are 27% more likely to have no retirement savings.
10. Waiting until 40 is like taking a half million dollars and lighting it on fire.⁹
11. Seniors declaring bankruptcy has grown to 7%.
12. 30% of homeowners at retirement age still have mortgage debt.
13. 84% believe they will not be able to afford long-term care costs.¹⁰
14. 73% believe they won't have enough money to pay health care expenses after retirement.¹¹ A couple will spend quarter million dollars on healthcare through retirement. Only 12% of Boomers have factored costs of health care in their retirement projections.¹²
15. 87% of Boomers got a "D" grade on a retirement quiz.¹³ Overwhelming majority underestimate long term needs.
16. 25% of American adults have a student loan, which averages \$37,172.¹⁴

² <https://www.cheatsheet.com/money-career/10-retirement-statistics-will-scare-crap.html/>

³ <https://www.investopedia.com/ask/answers/what-is-the-rule-72/>

⁴ <https://www.gobankingrates.com/retirement/planning/why-americans-will-retire-broke/>

⁵ <https://www.chrishogan360.com/10-frightening-retirement-stats-that-should-scare-you-into-action/>

⁶ <https://money.usnews.com/money/retirement/articles/2011/08/30/retirees-increasingly-depending-on-social-security>

⁷ <https://www.myirionline.org/docs/default-source/research/boomer-expectations-for-retirement-2016.pdf>

⁸ <https://www.daveramsey.com/research/stress-anxiety>

⁹ <https://www.gobankingrates.com/retirement/planning/waiting-to-save-retirement-costs-you/>

¹⁰ <https://www.myirionline.org/docs/default-source/research/boomer-expectations-for-retirement-2016.pdf>

¹¹ <https://www.myirionline.org/docs/default-source/research/boomer-expectations-for-retirement-2016.pdf>

¹² <https://www.fidelity.com/about-fidelity/employer-services/health-care-costs-for-couples-retirement-rise>

¹³ <https://www.prnewswire.com/news-releases/americans-not-ready-to-help-themselves-three-out-of-four-older-americans-fail-retirement-income-literacy-quiz-300449058.html>

¹⁴ <https://www.nitrocollege.com/research/average-student-loan-debt>