

*The Sovereign Society Presents...*

# The Baby Boomer Emergency Retirement Repair Plan

Dear Future Retiree,

Like it or not, we all face the prospect of an unstable future, unless steps are taken *today* to sure up our retirement plans.

Survey after survey shows WE are NOT financially ready to retire.

In a country with a negative personal savings rate, millions of so-called future retirees...

- Have no idea how much they'll need to retire comfortably...
- Are far behind on their wealth accumulation goals...
- Assume their U.S. investments will be enough to sustain them...

And many will ***run out of money*** by the time they hit 72!

And it's NOT just the 'average' person who's at risk...

Even if you bring in six-figures a year and have \$100,000 in a retirement fund -- with rising healthcare costs, insurance and prices at the pump -- you could exhaust your savings in just 7 years.

## A Simple Way to Determine How Much \$\$\$ You'll Need to Retire Comfortably

The standard rule is you'll need 60% to 90% of your pre-retirement income to maintain a similar standard of living post retirement.

That's a pretty wide spread, I know. And it depends on whether you factor in things like radically increasing healthcare costs, insurance, gasoline prices and other necessary items.

But for the sake of argument, let's use a number in between, say 75%.

Let's assume you are 50-years-old earning \$150,000 a year. Your goal is to retire by 65 with 75% of your current income.

We are also going to assume...

- You're getting a 10% return on your investments.
- You're putting away 10% of your income into a retirement plan.
- You've already accumulated \$100,000 in a retirement plan.

All things considered, you are doing quite well for yourself.

Yet with this plan, YOU will run out of money at age 72. That's right... you lasted a whopping 7 years before you exhausted your savings!

## How to Retire at 65 and NEVER Run Out of Money

If you want to retire comfortably at 65 and NOT run out of money by the time you're 72, you have 4 choices.

You CAN...

- Increase your ROI from 10% to 18.5% or more... **Wouldn't it be nice if it were that easy?**

- Reduce your required income at retirement to 40% of your yearly income -- and learn to live on 60 % less than you do now... AFTER you've worked your whole life? **No thanks.**
- Delay retirement until you are 76... **Ouch!**

Or, if none of these options appeal to you, YOU can...

## **Download My Exclusive Wealth Wise Teleconference Audio and Learn 5 Things You Can Do to Max Out Your IRA and Jumpstart Your Retirement...**

Hi. My name is Larry Grossman, CFP and one of only 1,500 Certified Investment Management Analysts (CIMA) nationwide.

I'm also a Baby Boomer, so I understand the financial challenges you're facing today -- rising healthcare costs, property taxes, energy costs, inflation, low market returns, etc.

For many, right at the TOP of that list is the fact that their retirement plans are severely under-funded... and they have no idea how much they'll actually need to retire comfortably.

Most people simply DO NOT contribute enough to retirement. And the money they do contribute... well... it usually just sits there.

On August 15th, I conducted a teleconference detailing the 5 things you can do to max out your IRA or pension plan and speed up your retirement. Many points covered included...

- A sure-fire way to figure out if your retirement plan is under-funded, and how you can turn it into a superfund...
- How to take your retirement plan offshore for greater asset protection and global investment opportunities your local broker doesn't want you to know about...

- How to avoid being bullied by your broker into investing in the same bland U.S. investments Wall Street's always pushing...
- How to MAXIMIZE your IRA, SEP or 401(k)...
- Or better yet, how you can trade your garden variety SEP or 401(k) in for a specific Retirement Plan that allows you to contribute as much as \$168,000 a year...
- How you can turn your IRA into a real estate investment. You can purchase raw land, apartments, condos, beach front property in Panama... a mountainside villa in Switzerland...
- The name of an IRA custodian who can help you liberate your retirement plan and take advantage of all global investments -- funds AND foreign real estate -- in one convenient location.... saving you the pain and expense of multiple custodians.
- How you can contribute more to your retirement plan every year -- up to 100% of your pre-tax income...
- The #1 way to legally reduce your taxes... and more!

## **Give Me 60 Minutes and I'll Give You What You Need To Retire... for Life!**

I've spent the last 19 years helping individuals make the most out of their retirement plans.

I've worked with clients who honestly believed they were well on their way to a cushy retirement -- but sadly, were mistaken.

I've also worked with clients who thought they'd NEVER be able to retire. Yet today, they are completely retired and enjoying the life they deserve.

And I can tell you from experience...

Taking the time to figure out how much you'll need to

retire -- and if necessary, learning how to maximize your IRA -- could be the most important decision you make for the rest of your life.

The information you will receive in this teleconference audio is worth AT LEAST \$250. That's the minimum amount I charge for an hour of my time.

Yet it'll only cost you \$29.95 to listen in (\$24.95 for Members). And you won't just hear 1 idea... I'll reveal at least 5 things you can do to max out your IRA and jumpstart your early retirement.

To reserve your copy of the teleconference, and learn 5 things you can do to MAXIMIZE your IRA and JUMPSTART your retirement, please click the link below.

The Retirement Guy,  
Larry Grossman  
CPF, CIMA

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