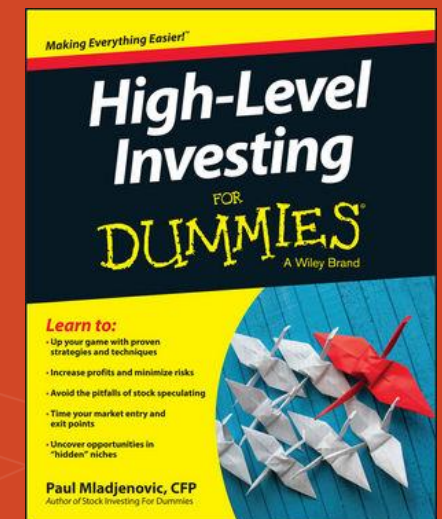
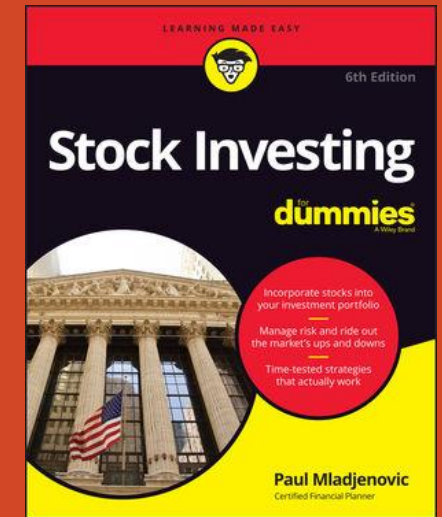


Rescue Your Retirement!

A mini-crash course to reach financial independence

with Paul Mladjenovic, CFP
Author of *Stock Investing For Dummies*
And *High-Level Investing For Dummies*
RavingCapitalist.com

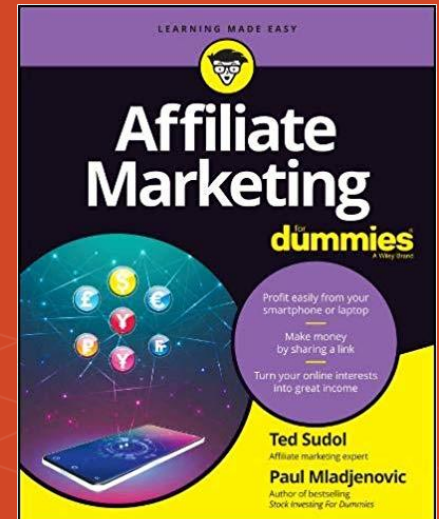
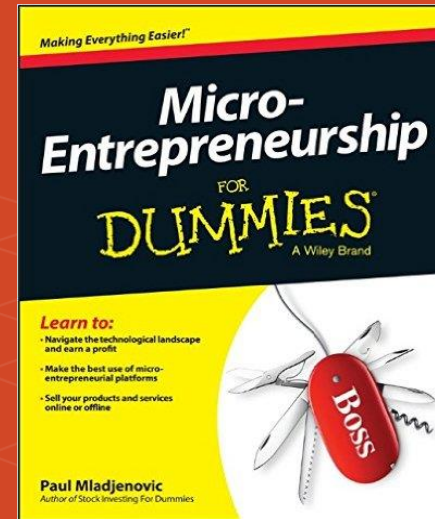
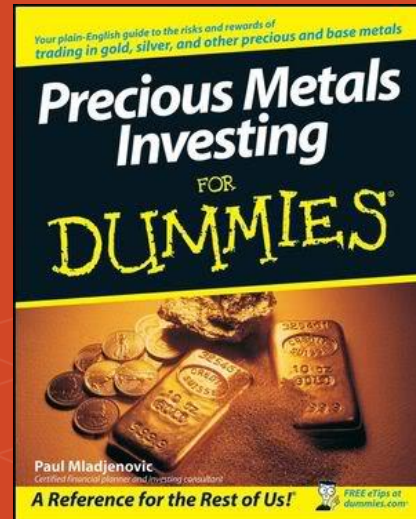
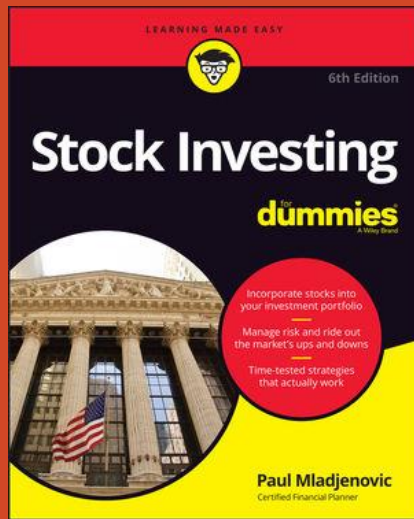


Some housekeeping rules so this event goes smoothly...

1. During the class please MUTE your audio unless you are asking a question.
2. This course PowerPoint will be sent available as a PDF sent to your email in a day or so.
3. If you have any personal questions or concerns with the class, please feel free to contact me at paul@mladjenovic.com.

Brief Bio: Paul Mladjenovic, CFP

- Started my home business (part-time) in March 1981
- I have taught about investing and home business since 1983.
- CFP since 1985 (June will be my 35 year anniversary)
- I have authored many books such as...(click images for full details)



The unfolding pension crisis...

Corporate & Municipal pensions have a
Shortfall (3 trillion as of 2019)

Social Security will have a shortfall...
Unfunded liabilities + \$50 trillion (as of 2019)

(Virus crisis makes the above much worse!)

Prepping your numbers...

1. Create your personal balance sheet
2. ...and Your income/outflow statement
3. Assess the personal assets in your situation
4. Assess your personal skills & talents

Keep it simple...

1. Use the simple method covered
In this webinar
2. Act as if you won't get pensions from others (Such as Social Security)
3. Learn about Investing & Speculating
4. Start an enjoyable business

Get your minimum retirement number...what is your target\$?

1. What minimum income do you need in today's dollars?
2. What investable assets do you have now?
3. Do the 5-10 assumption... assume 5% income + 10% growth

Assumptions...

As you deal with the future, you can't avoid making assumptions...

You can reasonably assume 5% income given today's available options

If you have chosen reasonably, you can achieve an average growth rate of 10%.

Growth phase...

In the Coronavirus age, the best growth
Plays will be...

1. Human need
2. Technology
3. Precious metals

Bankrate annuity calculator...

(click on the
image to visit
calculator)

The screenshot shows the Bankrate Annuity Calculator page. The browser address bar displays <https://www.bankrate.com/calculators/investing/annuity-calculator.aspx>. The page features a navigation menu with links for Mortgages, Banking, Credit cards, Loans, Investing, Home equity, Insurance, and Retirement. The main heading is "Annuity Calculator". Below the heading, a brief definition of an annuity is provided, followed by a list of three things the calculator can determine: 1. The payment that would deplete the fund in a given number of years. 2. The amount needed to generate a specific payment. 3. The number of years your investment will generate payments at your specified return.

The calculator interface includes a form with the following fields:

- Withdrawal Amount: Input field with a dollar sign prefix.
- Interval Between Withdrawals: Dropdown menu set to "Monthly".
- Starting Principal: Input field with a dollar sign prefix.
- Annual Growth Rate: Input field with a percent sign suffix.
- Length of Annuity in Years: Input field.

Below the form is a blue "CALCULATE" button. To the right of the form, a table titled "Based on your Inputs:" displays the current values:

Based on your Inputs:	
Withdrawal Amount	\$0.00
Interval Between Withdrawals	Monthly
Starting Principal	\$0.00
Annual Growth Rate	0.00%
Length of Annuity	0 years

On the right side of the page, there is a "Recommended" section with three articles:

- Two Banks That Pay 10 Times the Interest on Your Savings:** Accompanied by an image of a piggy bank.
- Does switching car insurance save money?:** Accompanied by an image of a red sports car.
- Compare top cards for cash back, travel rewards, and more:** Accompanied by an image of a man sitting on a couch using a laptop.

Bankrate annuity calculator...

Sample
calculation

© Copyright 2020. Paul I

Annuity Calculator

An annuity is an investment that provides a series of payments in exchange for an initial lump sum. With this calculator, you can find several things:

- 1 The payment that would deplete the fund in a given number of years.
- 2 The amount needed to generate a specific payment.
- 3 The number of years your investment will generate payments at your specified return.

Withdrawal Amount	<input type="text" value="\$ 2,084"/>	Based on your Inputs:
Interval Between Withdrawals	<input type="text" value="Monthly"/>	Withdrawal Amount \$2,084.00
Starting Principal	<input type="text" value="\$ 500,000"/>	Interval Between Withdrawals Monthly
Annual Growth Rate	<input type="text" value="5 %"/>	Starting Principal \$500,000.00
Length of Annuity in Years	<input type="text"/>	Annual Growth Rate 5.00%

Your annuity would last:

108.45 years

Bankrate annuity calculator example...

1. Withdrawal amount= \$2,084/month (appx. \$25,000/year)
2. Starting Principal = \$500,000
3. Annual Growth Rate= 5% (income rate)

How long will that principal last?

Answer: 108.45 years (without touching principal)

...and if you raise. For example,
the income rate from 5% to 8%...

Then you can lower your asset requirement
from \$500,000 to \$312,500

...or...

Increase your income
from \$25,000 to \$40,000

...and if you fall short...

You can touch the principal.

\$500,000 with zero growth and
depleted at \$20,000/year
will last 25 years.

Income phase...

Can you convert low-income strategies
To higher income strategies?

Can you lower your expenses?

Focus on dividends

Add strategies such as covered call

Writing? Etc.

Your solution...the Raving Capitalist approach

- * Passive wealth-building strategies
...and...
- * Active Wealth-building strategies

Handling the shortfall...

Examples to decrease out flow...

1. Lower your annual expenses
2. Go to lower cost jurisdiction

Example to income in flow...

1. Grow assets, increase investment income
2. Active: continue work (W2), have business

The 7 reasons why EVERYONE should have a Part-time Home Business...

1. Earn some income with unlimited potential
2. Enjoyment (profitable fun!)
3. Tax Benefits at home (worth thousand\$ to you!)
4. Long-term wealth-building (SEP-IRA, your own 401K, etc.)
5. Create an asset (sell your business later for \$\$\$)
6. Diversification
7. Understand Economics

Coming at RavingCapitalist.com...

- Passive income strategies with helping you create your own income-generating website
- Generate passive income with our affiliate program
- Creating high-income portfolios

Paul Mladjenovic online courses to help you succeed...

1) Cash-Flow Power I – Investing Strategies

Create passive income from Investing strategies...even if you are a small investor

1) Cash-Flow Power II – Business Strategies

Learn how to create passive income in your spare time

How I can help you personally...

Get...

- Analyze your assets & income
- 1-hour confidential consultation
- Cash Flow Power I
- Cash Flow Power II

(Total value \$450)

Only **\$149** (offer expires May 31, 2020)

© Copyright 2020. Paul Mladjenovic, CFP. www.RavingCapitalist.com

Time for Q & A...

Thank you for attending this webinar!
Feel free to ask your questions now
or...

email me at paul@mladjenovic.com.

(This powerpoint will be emailed as a PDF)

CONCLUSION

Make money with me!

I welcome joint ventures with my extensive content. All of my seminars and programs can be high-profit (60% affiliate commissions + residual income) add-ons to your website, blog or social media presence.

Email your questions and inquiries to me directly at paul@mladjenovic.com... or visit www.RavingCapitalist.com

Join *Entrepreneurs Against Socialism* at...

<https://www.linkedin.com/groups/12303440/>