8 Out of 10 Baby Boomers Work Forever Because... They Will Need the Money to Survive!

20% Will Have Incomes Below the Poverty Line!

There is a Solution...

This excerpt is from the Daily Reckoning – http://dailyreckoning.com:

- * Along comes N.Y. University economist, Edward Wolf, with even more discouraging news. Retirement wealth for people between 47 and 64 years old shrank 11% between 1983 and 1998. The biggest boom in history shrank the average net worth of near-retirees from \$133,700 in 1983 down to \$110,400 in 1998.
- * Almost 20% of 47-plus year-olds anticipating retirement will have incomes below the poverty line, says Wolf. Currently, only 10% of retirees are poor. What went wrong? People didn't save. Traditional pensions gave way to 401-k plans, which allowed people to cut back on their retirement contributions. And the bull market on Wall Street encouraged them to think that they didn't need to make economies.
- * Wolf's study ended with '98. Surely, the numbers are much worse today. Eighty percent (80%) of baby boomers say they intend to keep working past retirement age, because they need the money.

Summary...

The Baby Boomers face a financial crisis unlike any past generation has known. The combination of increasing cost of living, shrinking retirement wealth, reduced buying power, uncertain investment markets, job and social insecurity, and extended life expectancy conspire to turn the masses of Baby Boomers into the *forever working* class.

Most of us are not prepared. Many of us are not even aware.

Conclusion...

YOU must prepare a game plan to take care of yourself and your family.

If You Don't Have a Rock-Solid Source of Residual Income, You Face Working for the Rest of Your Life!

In *The NEW Game of Money™* you want all three kinds of income:

- 1- Active Income (job, work; you trade your time for money); **You make money (no leverage)**!
- 2- Passive Income (dividends, stocks, bonds, real estate, investments); **Your money makes money (better leverage)!**
- 3- Residual Income (royalties, business buyouts, annuities, notes, licenses, income from direct sales, networking marketing);

Other people make you money (best leverage)!

Most everyone has active income. Many have passive income.

Less than 1% have residual income.

Included in the "1% people" are entertainers, artists, athletes, authors, and as crazy as it may seem, network marketers. That's right.

The biggest group of people in the 1% of our population who are the most financially free, are the small percentage of people who get paid residual income to market products and services.

Much maligned and often stigmatized, <u>network marketing</u> has become the most effective vehicle to build residual income. For anyone who will not amass a huge sum of money, network marketing may very well be...

The ONLY real option for residual income!

Here's a little secret:

Many best-selling authors generate far more residual income from network marketing than from royalties on their books!

Very few books continue to pay royalties year after year, so authors keep writing new books. Writing a book is work. You trade time for it. That makes it active income, and why authors get advances.

If a book becomes a best seller, the royalties can be huge, and can continue for years. But that's rare. It's hard work to keep cranking out best sellers and continue to generate residual income. A scant few do. Most books never earn the publisher back the advance, which means zero residual income for the author.

Even highly paid CEOs know they are one bad earnings report away from being an ex-CEO. Yes, they may get a golden parachute, but they also have a much higher lifestyle to maintain. Even CEOs know the importance of having a safety net of residual income.

All working people must pursue residual income options.

With job insecurity and investment instability, there's a high probability that active and passive income will NOT take you the distance. Having a foundation of residual income is the safety net that lets you sleep a whole lot better at night, and enjoy life a whole lot more during the day.

Stress is raging, causing disease physically and emotionally. Money is a major source of stress. Worrying about money impacts the joy of life and weakens the immune system.

We pay a fortune for insurance except the one that matters most!

It's enough to <u>make you sick</u> when you add up the tens of thousands of dollars you spend every year to insure everything you own.

- * life insurance if you die;
- * disability insurance if you can't work;
- * homeowners insurance if you have a fire or theft;
- * property and casualty if you own real estate;
- * health insurance if you get sick;
- * auto insurance if you have a car accident.

Over a lifetime, you spend hundreds of thousands of dollars of hard-earned pay on insurance just in case something BAD happens to you. Most of this money you never get back.

The Big Question is...

Where's the "Retirement" Insurance?

Where's the one GOOD kind of insurance we actually get to enjoy? It is the one insurance most of us don't have. The amazing thing is...

RESIDUAL INCOME is the CHEAPEST and BEST RETIREMENT INSURANCE of All!

Residual income works like compound interest. If you spend your principal, you break the chain and go back to zero. If you go back to zero two or three times, you diminish the leverage of compound interest.

As with compound interest, the big income gains come on the back end.

To Win the NEW Game of Money...

Get yourself a rock-solid residual income vehicle and ride it for the rest of your life!

Are you ready to secure a residual income for life?

Give us a call and we'll discuss a residual income vehicle that "insures" your future no matter what happens to your active income (job) or passive income (investments). Uncle Sam encourages you with generous tax deductions that help pay for some or most of your residual income vehicle.

Read a personal invitation to join a team committed to help you build a residual income for life:

http://www.thenewgame.com/residualincomeforlife.html

Listen to our next New Game Residual Income Team call: http://thenewgame.com/lifetimeincometelefree.html

Read how at age 76, Jimmy Smith earned more last year than in all 40 years as a butcher: http://thenewgame.com/dontmissthistrain.html

Don't wait any longer to secure residual income. Our team commits to residual income for life. Call us right now. Dial: 1-973-736-1304